

Please Rush this is a made special

3628 to 3628

(102)

Access DB# 74401

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/38

Requester's Full Name: Richard Fufts Examiner #: 78528 Date: 8/28/02
Art Unit: 3628 Phone Number 305-5416 Serial Number: 09772437
Mail Box and Bldg/Room Location: PK 5 7020 Results Format Preferred (circle) PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Automated Political Risk Management

Inventors (please provide full names): David Lawrence

Earliest Priority Filing Date: 1/30/01

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

This is an invention of managing risk related to financial transactions involving a politically identified person - (see claim 1 for details), and then taking action, following that identification, relative to the transaction.

STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: _____	NA Sequence (#) _____	STN _____
Searcher Phone #: _____	AA Sequence (#) _____	Dialog _____
Searcher Location: _____	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: _____	Bibliographic _____	Dr. Link _____
Date Completed: _____	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: _____	Other _____	Other (specify) _____

7/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01070501 97-19895

Political risk and the benefits of international portfolio diversification
Cosset, Jean-Claude; Suret, Jean-Marc
Journal of International Business Studies v26n2 PP: 301-318 Second
Quarter 1995
ISSN: 0047-2506 JRNL CODE: JIB
WORD COUNT: 7475

...TEXT: the planning horizon of many portfolio investors. Second, since April 1982, PRS has provided monthly **risk ratings** for three types of risk: financial transfer risk, direct investment risk and export market risk. Following Aliber [1973] and Haendel et al. [1975], we **associate** international portfolio investors' **political** risk with the uncertainty of future capital controls and therefore with PRS' financial transfer risk ...

... change under the three most likely political regimes: (1) restrictions on repatriation of profits or **capital**, **exchange** controls, (2) payment delays facing exporters to that country, (3) policy related to fiscal and ...

7/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00784858 94-34250

People's Republic of China
Anonymous
Corporate Finance Foreign Exchange Yearbook PP: 59-60 1993
ISSN: 0958-2053 JRNL CODE: COF
WORD COUNT: 1507

...TEXT: who to lend money to, and at what rate of interest, on the basis of **risk** .

However, interest **rates** are now increasingly becoming the main method of credit allocation. Correspondingly, the country is rapidly...

... a conventional system in which the central bank implements monetari policy by intervention in a **money** market, **buying** and selling cash and near-date debt instruments for the purpose of manipulating inter-bank...

7/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00657576 93-06797

Doing Business in Eastern Europe and the Newly Independent States: Information Sources to Get Started
Donovan, Jerry J.
Economic Review (Federal Reserve Bank of Atlanta) v77n6 PP: 38-46
Nov/Dec 1992
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 4436

...TEXT: to undertake a foreign investment or engage in foreign trade (import or export) must carefully **analyze** and evaluate "country **risk** ." This risk, sometimes called sovereign risk, is closely **tied** to **political** developments that affect a country's stability. Assessing the government's attitude toward foreign loans...

... civil disturbances, wars, and unexpected changes in government or its

policies--present hazards in international trade and investment .

Uncertainty about these risks is especially pronounced for investment and business activity in the former...

7/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00498715 90-24472
Insure Risks of Foreign Trade: Experts
Aldred, Carolyn
Business Insurance v24n20 PP: 56 May 14, 1990
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: market their products around the world, risk managers must develop a greater understanding of the political and credit risks associated with overseas operations. According to Thomas A. Cook, a broker with NIA Ltd., an increase in investment and trade activities in Third World countries, where there is certain political instability, creates a growing demand for corporations to analyze exposures, adopt risk transfer options, provide loss control alternatives, and conduct political risk management. At the 1990 Risk...

7/3,K/5 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2002 The Gale Group. All rts. reserv.

01454674 Supplier Number: 46892194 (USE FORMAT 7 FOR FULLTEXT)
Firms issue buy recommendations on AVIC Group.
Business Wire, p11151153
Nov 15, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 189

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...WIRE)--November 15, 1996--AVIC Group International, Inc. (OTC BB: AVIC) announced today that Barington Capital issued a buy recommendation in an equity research report this week on AVIC Group. The report further stated, "We think that at current levels, AVIC offers investors an extremely attractive risk /reward profile ...The company has aligned itself with Politically and financially powerful joint venture partners in China, who will facilitate network approval, build-out...

7/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11793593 SUPPLIER NUMBER: 58926388 (USE FORMAT 7 OR 9 FOR FULL TEXT)
LEARNING CURVE (R) .
Haagen, Anders
Derivatives Week, 9, 1, 10
Jan 3, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 886 LINE COUNT: 00074

... reduced margin as their relationship grows, and this paradox has always created gray hairs for relationship managers. Previously, the extreme solution for the bank was to purchase another bank with a different risk profile , thereby creating diversification, but more often than not, this strategy gives rise to major cultural...

7/3,K/7 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00009382

Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996 PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 1293 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...skills. The Russians
supplied technical expertise, vision and - perhaps most important
of all - the right **political connections** to secure valuable
licences to operate both a cellular network, aimed at wealthier
business subscribers...completed the first large share sale from
Russia and potential investors were becoming accustomed to
analyzing Russia risk . What concerned them much more in the case
of the VimpelCom were the "laws governing...asset. But the
lead banks strove to lure more price-sensitive specialist telecom
and growth **investors** into the **deal** . They employed a discounted
cashflow method to value the company with a discount for Russian...

11/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02369434 121944402

What moves capital to transition economies

Gabibaldi, Pietro; Mora, Nada; Sahay, Ratina; Zettelmeyer, Jeromin
IMF Staff Papers v48 PP: 109-145 2001
ISSN: 1020-7635 JRNL CODE: IMF
WORD COUNT: 12140

...TEXT: could be justified if profitability is related to domestic demand, or if output declines are **associated** with disruptions (including **political** and social) that are not controlled for through other variables. On the other hand, the...

...opportunity cost variable.

A final question is whether or not to control separately for market (**investor**) perceptions, as captured by "country **risk** " **ratings** , which are regularly published in **investor** magazines such as Euromoney or Institutional Investor. As we explain in more detail in the...

... last subsection above), our specification encompasses aggregate unit labor costs (except for indirect labor costs).

Trade liberalization. Direct **investment** often takes place in businesses that either are export-oriented or require imported inputs, or... relationship only with past inflation (perhaps as a proxy for the quality of macroeconomic "housekeeping"), **investor** ratings, the **exchange** rate regime (where pegs are associated with bigger net inflows), the level of reserves, world...

11/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02113503 66862991

Risk management in the Internet age

Quinn, John
Commercial Lending Review v16n1 PP: 17-21 Winter 2000/2001
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 2822

...TEXT: mountains of data that are beginning to be generated in the course of B2B e- **commerce transactions** . Widely accepted projections estimate that, by 2004, B2B e-commerce will represent upwards of \$2...

... offerings to match customers' predicted needs and to significantly refine their pricing to match an **individual 's risk profile** .

These applications of new information radically reshaped the consumer-credit sector a decade ago. In...

...quantity (that is, many exchanges); and privacy (for example, permission based to facilitate specific credit **transactions**). **Financial** institutions need look no further than their own evolutionary history of standardization in the equity... be used to develop a much more precise level of currency, foreign exchange, and/or **political risk connected** to a company.

More generally, these and other opportunities will arise as a result of the greater ease and more timely access that e- **commerce** provides to **transaction** -generated data.

And, in the end, this means that savvy lenders will be able to...

...IMPACT ON PRODUCTS, PROCESSES, AND MARKET SEGMENTS

Just-in-Time Financing: the Use of Working Capital on a Transaction
-by-Transaction Basis versus Revolving Lines of Credit

Consider the ways in which these types...transparency and liquidity);

* increased liquidity (through improvement in the efficiency in matching a borrower's risk profile with an investor's risk appetite or desire for certain cash flows). Aligning Risk-Management Services with New...

11/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02110273 66862844

**How new ventures exploit trade-offs among international risk factors:
Lessons for the accelerated internationalization of the 21st century**

Shrader, Rodney C; Oviatt, Benjamin M; McDougall, Patricia Phillips

Academy of Management Journal v43n6 PP: 1227-1247 Dec 2000

ISSN: 0001-4273 JRNL CODE: AMA

WORD COUNT: 13283

...TEXT: that the proportion of its revenue exposure in any single country will decrease. In the extreme, this negative relationship is mathematically determined. Yet when only a portion of total revenues comes from foreign sources... of a firm's total sales. Country risk for each country was the average of risk ratings published in Euromoney, Institutional Investor, and the Wall Street Journal (alpha = .96). These publications present annual ratings of countries based...state of small business. Washington, DC: U.S. Government Printing Office.

Vernon, R. 1966. International investment and international trade in the product cycle. Quarterly Journal of Economics, 80: 190-207.

RODNEY C. SHRADER
University...

11/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02064629 60279009

Dirty money

Schneider, Stephen

Canadian Insurance v105n9 PP: 24-27 Aug 2000

ISSN: 0008-3879 JRNL CODE: CIN

WORD COUNT: 1168

...TEXT: by which illegally obtained funds are made to appear legitimate. "Dirty" money is cleaned through commercial or financial transactions in order to conceal or disguise the nature, source, or ownership of cash or assets...

... an insurance company may unwittingly invest in a project with other parties who may have criminal connections .

In a recent report titled Money Laundering Typologies, the G8's Financial Action Task Force...

...for front-line and compliance personnel.

The legislation also creates a new federal agency - the Financial Transactions and Reports Analysis Centre of Canada (FinTrac). This agency will be responsible for overseeing this...

...following.

- * Risk assessment - Identify your exposure to money laundering, assess current control measures, and identify high risk areas.
- * Compliance Officer - Designate an individual who is responsible for ensuring compliance with the new legislation.
- * Policy & program development - Develop internal...

11/3,K/5 (Item 5 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
 (c) 2002 ProQuest Info&Learning. All rts. reserv.

02045845 56391809
Pay-at-the-Pump auto insurance: Review of criticisms and proposed modification
 Khazzoom, J Daniel
 Journal of Insurance Regulation vl8n4 PP: 448-496 Summer 2000
 ISSN: 0736-248X JRNL CODE: JIA
 WORD COUNT: 17810

...TEXT: 1

Driver Characteristics

PATP is criticized on the grounds that it imposes a statewide uniform rate that ignores risk differences among individual drivers. Critics argue that under PATP "there's no incentive to avoid speeding tickets, accidents ... or else goes uninsured, nothing in between. It is as if you either find the money to buy all the food in the grocery store or go without food.

The sacrifice this imposes...El Gasseir, 1990.

21. For example, Sugarman's proposal for California gives people a direct financial reason for buying cars that are crashworthy. It imposes two types of charges on the ownership of a...Urban League, Phoenix Urban League, Oakland Committee for Urban Renewal, New Bayview Committee, Mexican-American Political Association, League of United Latin American Citizens, Latino Issues Forum, Interdenominational Ministerial Alliance, Hermandad Mexicana Nacional, Filipino-American Political Association, Comision Femenil Mexicanas Nacional, Chinese for Affirmative Action, Center for Southeast Refugee Settlement, Mexican American... C.: Office of Technology Assessment.

Public Advocates, Greenlining Coalition, Hermandad Mexicana Nacional and Mexican-American Political Association, 1993. "Pay-at-the-Pump In-Person Survey of 800 Californians: A Report to California...

11/3,K/6 (Item 6 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
 (c) 2002 ProQuest Info&Learning. All rts. reserv.

02018300 53438069
Making government pay: Markets, politics, and the allocation of constitutional costs
 Levinson, Daryl J
 University of Chicago Law Review v67n2 PP: 345-420 Spring 2000
 ISSN: 0041-9494 JRNL CODE: UCL
 WORD COUNT: 36121

...TEXT: as it attaches no intrinsic utility to financial inflows. Rather, government internalizes only political incentives. Political incentives are causally connected to social costs and benefits, but they are not the same thing, and the causal...

... cost-internalization approach, an alternative argument against unfunded

mandates and commandeering actually does explore the **relationship** between economic and **political** costs. According to the Court and some commentators, unfunded congressional commandeering undermines political accountability by... much more,⁹¹ the zoning commission might balance the political benefits of pleasing the homeowners **association** against the **political** costs of displeasing the club owner and decide that zoning would maximize political support. This...to the contrary, one motivation for this Article is to direct scholarly attention to the **relationship** between economic and **political** costs in the hope of better understanding how government incentives can be shaped by constitutional...injuries and emotional distress.¹⁹² Insurance theory teaches that most plaintiffs would be willing to **buy** insurance against **monetary** losses, but not against intangible dignitary or emotional harms that have no positive effect on...takings and constitutional torts. Depending on the model of the political process employed as an **exchange** mechanism between **financial** and political costs, and on numerous contextual variables, the deterrence effects of compensation on government...funding. That, after all, is the role damages are meant to play-but cannot, unless **money** is somehow **exchanged** into votes. Extracting compensation in the form of campaign finance limitations might be one method...^{99,999} of uniformly dispersed total benefits.

62 See William H. Riker, *The Theory of Political Coalitions* (Yale 1962).

63 Incidentally, one could use this example to make an economic argument for...dimensions).

191 One disanalogy between constitutional torts and insurance is that tax premiums are not **risk - rated**, so classes of **individuals** more likely to suffer harms from constitutional violations will

not pay higher taxes for their...

11/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01986216 49875275

The equate project: An introduction to Islamic project finance
Esty, Benjamin C
Journal of Project Finance v5n4 PP: 7-20 Winter 2000
ISSN: 1082-3220 JRNL CODE: JPFN
WORD COUNT: 6438

...TEXT: gamble) and other social evils such as poverty. This restriction has direct implications in the **dealings** of modern **financial** instruments such as futures and options, which may be deemed ...the large decline in real GDP, oil production, population, and perceived credit quality (the Institutional **Investor** country **risk rating**) between 1990 and 1991, and the partial recovery by 1995. Following the War, the Kuwaiti government wanted to develop stronger **political** and commercial **ties** with coalition countries as a way to express gratitude and ensure future domestic security. This...assets available to "ring fence" for the Islamic tranche. In a Murabaha contract, an Islamic **bank purchases** an asset and re-sells it for a higher price at a later date - hence...

...to three years while Kuwaiti dinar-denominated contracts can have longer maturities as long as **investors** are willing to assume interest- **rate risk**.

Although short-maturity structures were indicative of lending conditions in Kuwait in 1996, they are...

... was to use an Ijara contract, or financial lease. In an Ijara facility, the Islamic **bank purchases** specific assets and then leases them to the project company for a period of time...was unclear whether a court might

"pierce the corporate veil" and assert liability on the deal's Islamic investors .

A second issue involved the selection of assets for the Islamic tranche. The sponsors had...

... Islamic religious law or english law? Even if they chose English law to govern the transaction , would a commercial court recognize, understand, and respect Sharia principles? Another problem was how to deal with payment ...

11/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01912022 05-63014

Collaring the risk of real-time prices: A merchant strategy for utilities
Schwarz, Peter M; Taylor, Thomas N
Public Utilities Fortnightly v137n19 PP: 52-58 Oct 15, 1999
ISSN: 1078-5892 JRNL CODE: PUF
WORD COUNT: 2423

...TEXT: Electricity insurance recently was introduced. Enron offers derivatives that provide coverage against high electric prices associated with extreme temperatures. CIGNA Property & Casualty, just purchased by ACE Limited, offers insurance against high prices due...

...options. Naturally, there are other differences. Options require greater customer knowledge and a willingness to trade financial derivatives. Price collars have no explicit premium costs, they do not require knowledge of financial...

... avoid risk, customers choose a price cap to limit upside risk. Efficiency depends upon the consumer's tolerance of risk . Even flat rates may be efficient if a customer is willing to pay to avoid all risk.
Table 1

11/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01737183 03-88173

The common law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring
Rossi, Jim
Vanderbilt Law Review v51n5 PP: 1233-1321 Oct 1998
ISSN: 0042-2533 JRNL CODE: AVL R
WORD COUNT: 39873

...TEXT: risk-bearer and costspreader.150 The utility, then, can attempt to seek compensation for these risks and costs through rates , while also providing customers adequate opportunities to contest service curtailment or to seek an alternative supplier.

Although under traditional...towards a competitive distribution environment will force a more explicit consideration of the costs and political trade-offs associated with the duty to serve. Competitive distribution markets will also work to minimize power market...June 1994, at 24.

221. Similarly, the overnight bank rates central banks use manage the money supply and exchange rates. Even though interest rates in the banking system may occasionally surge to several hundred...

11/3,K/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01706357 03-57347

A normative model of macro political risk assessment

Alon, Ilan; Martin, Matthew A

Multinational Business Review v6n2 PP: 10-19 Fall 1998

JRNL CODE: MBU

WORD COUNT: 4127

...TEXT: select group of , or the majority of, foreign business operations and investments." This definition (1) **views political risk** in the general environmental context, (2) differentiates between macro and micro risks, and (3...

...choice of data, analytical tools, and interpretation of results. Second, the focus of the political **risk analysis** is different. For example, Institutional **Investor** focuses on creditworthiness, Business Environmental Risk Index and World Political Risk Forecasts concentrates on adverse... political risk assessment. Given the weaknesses of the former models, a need exists to accurately **identify the political risk** variables important for foreign direct **investors** . This article is a step in that direction. It provides a structured qualitative approach for...the country's involvement in international organizations, and (3) the possibility of regulatory restrictions on **investment , capital , or trade** flows. The likelihood of political violence requires an evaluation of potential future conflicts, including war...

11/3,K/11 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01678528 03-29518

The evidentiary theory of blackmail: Taking motives seriously

Berman, Mitchell N

University of Chicago Law Review v65n3 PP: 795-878 Summer 1998

ISSN: 0041-9494 JRNL CODE: UCL

WORD COUNT: 38813

...TEXT: amount to proposing a model blackmail statute. 1. *Hard" bargains. Explicitly or implicitly, every potential **commercial transaction** conforms to the same double conditional form as does blackmail. The proposition implicitly conveyed by... a more serious offense than mere misprision of felony. 4. Victim blackmail. Should the preceding **analysis** of crime **exposure** blackmail change if the **individual** who threatens to expose A's crime was A's victim? What if B threatens...the school the burden to demonstrate that it would have fired the teacher notwithstanding her **political leanings**) in numerous ways. She could hope to rely on statistical evidence of firings by the...

...a school board meeting in which board members expressed hostility to her because of her **political views** . Alternatively or additionally, she could testify that her school principal offered to renew her contract...lackmail would not be illegal in the free society. For blackmail is the receipt of **money in exchange** for the service of not publicizing certain information about the other person. No violence or...be delighted to obtain money without giving up goods. If so, the parties to the **commercial transaction** have the *real" or direct intent of extracting

11/3,K/12 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01677620 03-28610

Political uncertainty and the real estate risk premiums in Hong Kong

Chau, K W

ABSTRACT: A study is presented that investigates the effects of **political uncertainty associated** with the 1997 repossession of Hong Kong by China on the real estate market. Such...

TEXT: Headnote:

K W Chau*

Headnote:

Abstract. This study investigates the effects of **political uncertainty associated** with the 1997 repossession of Hong Kong by China on the real estate market. Such...

...Department, 1994). As a result of this spectacular economic growth, some people argue that the **political risk associated** with 1997 has been vanishing and has by now virtually disappeared. An even more optimistic... suggest that the 1997 issue is a nonissue and that investors have completely discounted the **political risk associated** with 1997. However this may need to be re-interpreted, given the findings in this...been taken into account. This interpretation is also consistent with the rational expectations hypothesis.

Most **investors** believe that a complete re-valuation (resulting in decreased **risk premium**) of the Hong Kong investment market (including the real estate market) has already occurred...

...Review, Hong Kong: Hong Kong Government Printers, 1994.

Webb, B., M. Miles and D. Guilkey, **Transaction -Driven Commercial Real Estate Returns: The Panacea to Asset Allocation Models?** AREUEA Journal, 1992, 20, 325-57...

11/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01669824 03-20814

Reciprocity in international business: A study of telecommunications alliances and contracts

Kashlak, Roger J; Chandran, Rajan; Di Benedetto, C Anthony

Journal of International Business Studies v29n2 PP: 281-304 Second Quarter 1998

ISSN: 0047-2506 JRNL CODE: JIB

WORD COUNT: 10067

...TEXT: been undertaken on international agreements that are founded on inter-entity reciprocity and intra-alliance **financial transactions**. Similar to international capital flows (Root, 1994), ILD agreements involve bidirectional, simultaneous flows of a...evidence showed that nothing of economic importance within a non-market economy existed independently of **political and social relationships**. Thus, both reciprocity and redistribution are suggested as socio-economic transactional modes (Dalton, 1968).

A...

... whereby product or service disposition is arranged. Dalton further argued that many types of foreign **trade, money** uses and price setting grew from a transactional mode foundation of reciprocal exchange, rather than... 1986, it also had implications for the ILD business. The Act empowered the U.S. **Trade Representative** to **investigate** foreign countries that deny U.S. firms mutually advantageous market opportunities for telecom services, and...an expanded number of countries. Cosset and Roy (1991) compared the Euromoney and the Institutional **Investor** indices,

where country-level risk rankings are based on political and politically influenced economic variables. They suggested that unlike the Institutional... attributes of power distance, masculinity, individualism and uncertainty avoidance to the degree of reciprocity in trade and foreign investment efforts. One limitation of our study regards the cultural distance relationship with the degree of...

... is to operationalize a decreasing cultural distance between two countries over time based on increasing trade and investment relationships, before studying the linkage with the degree of foreign partner reciprocity.

Relative country-risk...

11/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01595942 02-46931
Economic rights and government in developing countries: Cross-national evidence on growth and development
Goldsmith, Arthur A
Studies in Comparative International Development v32n2 PP: 29-44 Summer 1997
ISSN: 0039-3606 JRNL CODE: CID
WORD COUNT: 6711

...TEXT: were suspended over a long interval" (ibid.: 227). Binding agreements give the parties to an exchange confidence that money spent today will result in goods or services being delivered tomorrow. Such trust is especially...

... quality and delivery, no one would buy something based on a sample or description. International trade and liquid capital markets thus hang on security of contract.

Finally, Weber (ibid.: 277) stressed the need for...liberty are used: the freedoms to own property, earn a living, operate a business, make investments, trade internationally, and participate in markets. Each country in the Freedom House survey is scored on...preparation of this article, an earlier version of which I presented at the 1996 Northeastern Political Science Association Annual Meeting. I also appreciate the comments of Erwin Jaffe, Vicki Milledge, Vivien Schmidt, and...

...that adopted by Keefer and Knack (1995), who employ subjective variables produced by two private investor risk rating services to assess the impact of economic rights. 3. The index has fifteen components for... property rights: Is there a link? Paper presented at the Annual Meeting of the American Political Science Association, New York, I-4 September.

Reference:

CLAGUE, CHRISTOPHER, PHILLIP KEEFER, STEPHEN KNACK, AND MANCUR OLSON...

11/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01436931 00-87918
VimpelCom comes to the Big Apple
Anonymous
Euromoney n333 PP: 66 Jan 1997
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 1156

...TEXT: skills. The Russians supplied technical expertise, vision and perhaps most important of all the right **political connections** to secure valuable licences to operate both a cellular network, aimed at wealthier business subscribers...

... late November, Gazprom had already completed the first large share sale from Russia and potential **investors** were becoming accustomed to **analyzing** Russia **risk**. What concerned them much more in the case of the VimpelCom were the "laws governing...asset. But the lead banks strove to lure more price-sensitive specialist telecom and growth **investors** into the **deal**. They employed a discounted cashflow method to value the company with a discount for Russian...

11/3,K/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01329818 99-79214

Capital markets safeguard against risk

Anonymous

Euromoney n329 PP: 347-348 Sep 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 1546

...TEXT: rare," says Mitchell Shivers, president director of co-manager Merrill Lynch's Jakarta office. "The **rating** reflects the political **risk**, but **investors** are impressed by Indonesia's commitment to good fiscal management, its high investment and growth...

...the financial soundness of brokers.

The plans follow a considerable increase in interest in stock **trading** by domestic **investors**, who were formerly very small players due to a lack of knowledge and the very...

... of interest to foreign investors on the main board. Less liquid stocks, attractive to retail **investors**, will **trade** on the second board, while the third board will deal with warrant trading and small...and joint operations between the public and private sectors. They have been criticized as allowing **politically well-connected** businessmen to seek preferential treatment.

But the government has this year slowed down the programme...

11/3,K/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01206158 98-55553

A question of definitions

Parsley, Mark

Euromoney n323 PP: 32 Mar 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 605

...TEXT: debt and are inadequate even there: in the public markets, securities with the same rating **trade** differently. **Banks'** internal ratings differ from the public ratings. And there is no final common point of...

... back transactions limited to specific securities of named borrowers, rather than a generic measure of **risk** based on **rating** and maturity.

Though derivatives on **individual** equities may look a similar proposition, there are important differences: the common equity of most...

... company is not closely correlated with that of any other company or index because so **extreme** an event is **tied** up with that company's unique performance. This means that the only way to lay...

11/3,K/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01067695 97-17089

Using scenario analysis to manage the strategic risks of reengineering

Clemons, Eric K

Sloan Management Review v36n4 PP: 61-71 Summer 1995

ISSN: 0019-848X JRNL CODE: SMZ

WORD COUNT: 8146

...TEXT: MasterCard and Visa evolved when thousands of banks (issuers) issued credit cards, and thousands of **banks** (acquirers) literally "**bought** the paper charge receipts" from merchants and acquired the merchants' receivables. MasterCard and Visa facilitated...organization, and while Tushman does not explicitly attempt to relate them to business reengineering, the **connection** with functionality and **political** risk **associated** with reengineering should be made clear.(8)

People internalize behaviors that have been rewarded and...

... conservative estimates of the future. More significant, they produce dangerously conservative strategies and long-term **investments** for **dealing** with different future needs. Scenario analysis is a technique that has proved consistently effective for ... risk. Perhaps more significant, since the need to change is internally generated and accepted, the **political** risk **associated** with such change is likewise greatly reduced.

Conclusion

Business reengineering is difficult and risky, and...rich environment.*

Nature of technology and its role in distribution.

Degree of economic turbulence, including **rate** of change, economic **uncertainty** , and **consumer** confidence in the economy and in their own economic future.

The executives saw the first...their most attractive customers, whom they have overcharged through average-cost pricing, while charging higher **rates** for their higher **risk** **customers** . **Customers** are free to "renege" and cancel their policies if new entrants offer them lower rates...

11/3,K/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01030944 96-80337

International bond issues

Anonymous

Euroweek n401 PP: 23-31 May 5, 1995

ISSN: 0952-7036 JRNL CODE: EUW

WORD COUNT: 9469

...TEXT: expect them to remain stable for the next two weeks and then fall further.

Institutional **investors** do not **buy** five-year deals -- this is basically aimed at retail.

Market appraisal:

"...there is some demand...gone well.

In the last few weeks most interest has come from retail as the **uncertainty** over interest **rates** has deterred the institutional **investor** who looks at yield compared to swap rates and Libor and is not sure where... long as there is a clear playing field in the next two weeks it should **sell**. The retail **banks** are happy to work on it.

Salomon -- The Canadian dollar has strengthened, the bond market...market conditions brought a lot of institutional interest and this afternoon we saw strong institutional **buying**. **Investors** want short maturities and there is no pick-up in yield between two to three...

... was not quite right for this, the third issue of the week, because of the **political** risk **associated** with the pension reforms. The market has been climbing for five days now and some the World Bank was the 10.625% 1998 led by Swiss **Bank** which has **traded** anywhere between 80 and 100 through lira Libor. This new transaction was issued at 60...

11/3,K/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00931823 95-81215

Realignments of target zone exchange rate systems: What do we know?

Neely, Christopher J

Federal Reserve Bank of St. Louis Review v76n5 PP: 23-34 Sep/Oct 1994

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 7583

...TEXT: zones was to reduce exchange rate volatility, which contributes to uncertainty and risk in international **trade** and **investment**. (3) More recently, a desire to "borrow" the low inflation reputation of a foreign central...

... functioning of exchange rate target zones, the next section of this article presents a simple **monetary** model of **exchange** rate determination. Section three discusses the functioning of target zone systems. The empirical literature on...

... rate from March 1979 to July 1993. (Figure 1 omitted) As the relative price of **money**, the **exchange** rate is determined by market "fundamentals," that is, output, price levels, money supplies and interest ...

... asset returns cause large movements of capital. Expected asset returns drive exchange rate movements because **investors** must **exchange** currencies to **purchase** foreign **financial** instruments or repatriate earnings from international investments. For example, if French interest rates exceed those...

... German investor might choose to exchange deutsche marks for francs at the current exchange rate, **buy** French **financial** assets (such as government bonds) that pay a higher interest rate, and then repurchase deutsche...

...bond matures.

Of course, if French bonds pay a higher interest rate, why would any **investor** choose to **buy** German bonds? The answer is that there are two forms of returns from international investments...Ge is the annual rate of interest on a German bond. (7) If the same **investor** **exchanged** deutsche marks for francs, bought and held French bonds, then exchanged the earnings in francs...

... monetary authorities may or may not, at their discretion, intervene to control the rate of **exchange**. If **monetary** authorities fix the exchange

rate, they willingly buy or sell their own currency in unlimited... variables such as exchange rates.(17) Target zone exchange rates may be different, however. Central **banks** manage **exchange** rates to promote full employment or low inflation or some other economic goal; they do...about expected profit, but also about minimizing risk associated with the profit. For instance, German **investors** **buying** domestic bonds are sure of their nominal return, but if they buy French bonds, they...

... certain currencies. This risk premium may also change over time as economic conditions change and **investors** perceive more or less **risk** in the exchange **rate** . This time-varying **risk** premium makes it difficult to accurately estimate expectations from interest rate differentials.

An obvious way...

... the width of the band.(23) The third period of high realignment expectations was also **associated** with **political** events, the political crisis and weak economy of the first three quarters of 1990. Finally...on variables such as changes in the real exchange rate, parliamentary elections, changes in foreign **exchange** reserves, unemployment, **money** growth, government borrowing and the current account. Only changes in the real exchange rate, parliamentary...an unusual increase in a stock price) based on public information, that person would borrow **money** to **buy** as much stock as possible immediately, driving the price up right away. This is a...

11/3,K/21 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00884325 95-33717
Political risk and the euphoria of emerging markets
Avasthi, David D
Risk Management v41n7 PP: 63-69 Jul 1994
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 2973

...TEXT: All in all, these scenarios are broadly classified as political risks--those risks to international **trade** and **investment** caused by arbitrary, discriminatory or capricious acts of governments or by macroeconomic factors out of... strategic--intergovernmental relations within the region, with minor and major powers, as well as regional **political** and economic **alliances** , and international organization memberships; and experience--previous events involving governmental abrogation and/or interference, and...

... different time frames--short-, medium- and long-term analysis. Two representative non-custom comparative country **risk ratings** were put out by Institutional **Investor** Inc.'s country credit ratings (Institutional Investor, March 1994)--the results of which are based...

11/3,K/22 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00841897 94-91289
Factors affecting consumer risk reduction: A review of current evidence
Mitchell, Vincent-Wayne
Management Research News: MRN v16n9/10 PP: 6-20 1993
ISSN: 0140-9174 JRNL CODE: MRN
WORD COUNT: 9907

...TEXT: depend more on word-of-mouth communications.

Recently, Mitchell and Greatorex (1989) reported that UK **consumers** in higher social classes **rated** **risk** reducing strategies less important

than C2DE consumers, although differences were not always statistically significant. On...the opinions of family and friends and great tact is usually exercised by those whose **opinions** are sought. In **extreme** cases of dissatisfaction, the purchaser may attempt to alter the facts of the purchase scenario...work in 'novelty seeking' may be a conceptually related construct which is worthy of further **investigation** .

LEVEL OF PURCHASER RISK

In car purchase, Gronhaug (1972) found that buyers high in perceived risk were more...T.S. (1970) "Consumer Behaviour", Glenview, IL; Scott-Foresman & Co., p 124.

ROSELIUS, E. (1971) " Consumer Rankings of Risk Reduction Methods", Journal of Marketing, Vol. 35, January, pp 56-61.

ROSEN, D.L. and...

11/3,K/23 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00759231 94-08623

The internationalization of emerging equity markets

Papaioannou, Michael G; Duke, Lawrence K
Finance & Development v30n3 PP: 36-39 Sep 1993
ISSN: 0015-1947 JRNL CODE: FID
WORD COUNT: 2986

...TEXT: include sharp equity price fluctuations, limited availability of trading instruments, and inadequate monitoring of insider **trading** activity. Institutional **investors** also face bureaucratic restrictions that can limit market access, hinder the settlement of payments, and...

...or reduce many of these obstacles.

Frequently, emerging markets must deal with unique macroeconomic and **political** risk factors **associated** with unsettled macroeconomic policy choices and volatile political situations. The most endemic of the macroeconomic... emerging markets. Small trading volumes effectively shut out large institutional investors, since even what these **investors** consider small **trades** would amount to huge transactions for the markets and could lead to dangerously high volatility. In general, the lack of liquidity and depth depresses **financial transactions** and reduces market efficiency. Liquidity may depend to some extent on governmental initiative in providing an appropriate legal and accounting system to ensure the transparency of **financial transactions** .

Regulations are among the most common institutional barriers that limit foreign investment. International investors face...

... capital markets, but the limitations are most severe in emerging markets. Restrictions and controls on **capital** flows and **exchange** transactions, barriers on market entry and exit, inadequate information on securities transactions, a small number... Special committees have been instituted to oversee laws and regulations dealing with the transparency of **financial transactions** . Thailand, for example, has recently implemented measures enforcing fair equity trading and tightening certain disclosure...

... process of disseminating equity market information. Financial markets produce and distribute information on returns and **risks** efficiently through interest **rates** and securities prices, permitting savers, **investors** , and borrowers to make rational choices among competing investment options. Government intervention restricts access to...

11/3,K/24 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00641167 92-56107

Understanding Consumers' Behaviour: Can Perceived Risk Theory Help?

Mitchell, V-W.

Management Decision v30n3 PP: 26-31 1992

ISSN: 0025-1747 JRNL CODE: MGD

WORD COUNT: 4072

...TEXT: old set, or by buying a second-hand video and using the rest of the **money** to **buy** video tapes. All combinations of buying goals will increase the quality of their TV viewing... of family and friends. Recognizing this sensitivity, great tact is usually exercised by those whose **opinions** are sought. In **extreme** cases of dissatisfaction the purchaser may attempt to alter the facts of the purchase scenario...

... Purchase Decisions", Journal of Marketing Research, Vol. 6, 1969, pp. 351-54.

8. Roselius, T., " **Consumer Rankings of Risk Reduction Methods**", Journal of Marketing, Vol. 35, January 1971, pp. 56-61.

9. Garner, S...

11/3,K/25 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0645730 BW1153

AVIC GROUP INTL: Firms issue buy recommendations on AVIC Group

November 15, 1996

Byline: Business Editors

...WIRE)--November 15, 1996--AVIC Group International, Inc. (OTC BB: AVIC) announced today that Barington **Capital** issued a **buy** recommendation in an equity research report this week on AVIC Group. The report further stated, "We think that at current levels, AVIC offers **investors** an extremely attractive **risk /reward profile** ...The company has **aligned** itself with **Politically** and financially powerful joint venture partners in China, who will facilitate network approval, build-out...

11/3,K/26 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

03446628 Supplier Number: 44805233 (USE FORMAT 7 FOR FULLTEXT)

Political Risk and the Euphoria of Emerging Markets

Risk Management, p63

July, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2998

... All in all, these scenarios are broadly classified as political risks - those risks to international **trade** and **investment** caused by arbitrary, discriminatory or capricious acts of governments or by macroeconomic factors out of...strategic - intergovernmental relations within the region, with minor and major powers, as well as regional **political** and economic **alliances** , and international organization memberships; and experience - previous events involving governmental

abrogation and/or interference, and...

...different time frames - short-, medium- and long-term analysis. Two representative non-custom comparative country **risk ratings** were put out by Institutional Investor Inc.'s country credit ratings (Institutional Investor, March 1994) - the results of which are based...

11/3,K/27 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

13394319 SUPPLIER NUMBER: 69279721 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Asset Pricing.
Cochrane, John H.
NBER Reporter, 1
Fall, 2000
ISSN: 0276-119X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 5232 LINE COUNT: 00427

... the formation and design of securities and security markets, the nature of financial contracting and **banking**, the **trading** mechanisms in securities markets, and the regulation of markets and related issues. Asset pricing research...

...measure of "bad times." A body of empirical and theoretical work now suggests a quite **radical** change in traditional **views** of this measure. First, something like a "recession factor" is important in addition to swings...opinion among investors that is then combined with constraints on short sales. Because they cannot **sell** short, bearish **investors** ' opinions may not be reflected in market prices. However, if other previously bullish investors have...
...periods of greater and lesser return volatility. Campbell and Viceira (32) note that the relevant "**risk -free rate**" for a long-horizon **investor** is an indexed perpetuity, a bond with quite long maturity. However, in the absence of...

...34) examine individual accounts in an S&P 500 Index mutual fund to examine the **trading** and **investment** behavior of more than 91,000 investors. They identify positive feedback traders as well as...1999.

(10.) S. J. Davis, J. Nalewaik, and P Willen, "On the Gains to International **Trade** in Risky **Financial** Assets," NBER Working Paper No. 7796; July 2000.

(11.) Y. H. Cho and R. F...

11/3,K/28 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts.reserv.

12887592 SUPPLIER NUMBER: 66939694 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 2000 ALL-AMERICA RESEARCH TEAM. (of stock market analysts)
Institutional Investor, 34, 10, 57
Oct, 2000
ISSN: 0020-3580 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 40403 LINE COUNT: 03219

... we can pick up a lot more information without them." As a general practice, Fidelity **Investments** discourages **sell** -side analysts from attending meetings during nondeal road shows. American Century Investments, Prudential Investments and...to see more "actionable ideas." Accurate earnings-per-share estimates, as well as comprehensive models **gauging** **individual** companies' EPS **risk** based on such cost inputs as fuel, labor and packaging, keep J.P. Morgan's...with AmEx and it made me money," says one supporter. Another winner: his June 1999 **buy** on Providian **Financial** Corp. at 85. This June the stock jumped to 102. Moshe Orenbuch's star has ...for Putnam Investments in late August, has developed exhaustive equity-style investment products to help **investors** **trade** within their

portfolios to maximize profits. One die-hard fan says Sorensen's research has...drug stocks could suffer from congressional interest in extending Medicare to cover outpatient drugs. Strong **political** analysis and independent **views** ret ain third place for ISI Group's Thomas D. Gallagher and his teammate Andy...

NAICS CODES: 52393 Investment Advice; 52311 Investment **Banking** and Securities **Dealing**

11/3,K/29 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11583992 SUPPLIER NUMBER: 55306337 (USE FORMAT 7 OR 9 FOR FULL TEXT)
International financial contagion.(includes related article)
World Economic Outlook, 66(2)
May, 1999
ISSN: 0256-6877 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 14631 LINE COUNT: 01210

... differed ex ante from countries that did not. The role of external and internal imbalances, **trade** and **financial** linkages, and reserve adequacy are examined both individually and simultaneously, with particular attention paid to...

...and Russia - the associated difficulties that have subsequently arisen in other economies with apparently limited **trade** or **financial** links with the original crisis economy, and in the absence of a change in their ...rise to an immediate need to raise cash to meet margin calls.(5) In addition, **investors** may **sell** assets that are highly represented in their portfolios simply because of their greater availability. Some...

...attacks elsewhere, investors may expect to profit from speculating against currencies that they think other **investors** will **sell** too. The most promising targets are likely to be currencies that seem likely to be ...of countries vulnerable to contagion by comparing the average behavior of a variety of macroeconomic, **trade**, and **financial** market variables between economies that suffered currency market pressure during the four major financial crises...

...country to develop a crisis even without contagion. Differences in other variables, however, such as **trade** links and **financial** market links, may identify vulnerabilities only when other economies suffer crises. In addition, investors might...variables that indicate internal and external imbalances as well as susceptibility to a reversal of **investor** sentiment.

* **Trade** linkages may also help to identify countries vulnerable to contagion. They can be measured by...procedure was employed, which aggregates these variables into composite indicators of external imbalances, internal imbalances, **trade** spillovers, and **financial** vulnerability.(25)

A composite measure of exchange rate appreciation, productivity growth in the export sector...

...both domestic and external debt.

As noted earlier, crises may spread across countries because of **trade** and **financial** linkages and financial fragilities that render a country vulnerable to a self-fulfilling speculative attack...

...as for the more recent Brazilian crisis, where weaknesses in the fiscal situation (and the **associated** **political** difficulties) contributed to the run on the real. This result may be partly a result...

...a specific country, such as Russia, if the crisis spreads to other countries through, say, **trade** or **financial** sector linkages, then the average fiscal positions of crisis and noncrisis countries may not be...or the absence of capital controls based on the existence of restrictions on payments for **capital** **transactions** as reported in the IMF's Annual

...country experiencing a crisis. This study does not, of course, explore the broader effects of **capital** and **exchange** controls through the market distortions they create.

Finally, it may be of interest to compare...

...which experienced foreign exchange market pressures) appeared more vulnerable than Poland (which also suffered some **financial** market and **exchange** rate pressures, but recovered relatively quickly) on account of both fundamentals and susceptibility to contagion...the band.

Emerging market crises in recent years have highlighted the explosive combination of overvalued **exchange** rates, open **capital** markets, and poorly supervised and regulated financial systems.(40) More effective supervision and regulation of...

...reined in and that generally carry many benefits. In addition to sound and adequately regulated **financial** systems, greater **exchange** rate flexibility can help to discourage the excessive buildup of uncovered foreign currency debt by making both foreign and domestic **investors** more aware of exchange **rate risks**. By establishing that exchange rate appreciations can be followed by depreciations, so that market participants ...can be covered by the central bank's holdings of foreign exchange. This type of **monetary** and **exchange** rate arrangement was adopted by Argentina, Estonia, Lithuania, and, more recently, Bulgaria. The currency boards...three major crises (Mexican, Asian, and Russian) - see Francesco Caramazza, Luca Ricci, and Ranil Salgado, " **Trade** and **Financial** Contagion in Currency Crises," Working Paper (Washington: IMF, 1999, forthcoming).

32 Data limitations prevented testing...

11/3,K/30 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11571923 SUPPLIER NUMBER: 57827516 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The screening of America: the social and legal framework of employers' use of genetic information.
Draper, Elaine
Berkeley Journal of Employment and Labor Law, 20, 2, 286
Winter, 1999
ISSN: 1067-7666 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 19841 LINE COUNT: 01657

... Disabilities Act(2) and the bar on fetal exclusion policies(3)--employers still focus on **identifying** high- **risk** **individuals**. We must ask, then, whether existing laws and social policies are adequate to prevent the...

...work are instead collecting genetic information(8) and testing for drugs.(9) This focus on **identifying** **individual** workers at **risk**, rather than on locating the hazards that all workers are exposed to, has intensified as...hazardous chemicals.

2. Discrimination

Employers and insurance companies claim that genetic information enables them to **identify** at- **risk** **individuals** in a non-discriminatory way. However, job discrimination and exclusionary policies can be based on ...house. Insurance companies and self-insured employers have a long history of screening, charging different **rates** according to **risk**, denying service to high-risk **individuals**, and failing to respect medical confidentiality.(29)

Electronic record-keeping and the growing sophistication of...a facility is relatively low--about 1 to 5 percent--companies can spend a great **deal** of **money** to identify a single drug user.(43) The costs may outweigh the benefits, but even...given to rehabilitation and prevention programs.(72) In contrast, the general culture tends to be **suspicious** of genetic screening, **associating** it with eugenics, Nazi oppression, and

brave-new-world fears of cloning and Frankensteinian nightmares...privacy and social stratification. Yet existing law provides little protection to victims of genetic discrimination. **Individuals identified as high-risk** for disease need further safeguards. Companies should not use worker exclusion as a means of...employers, rather than individual workers or society as a whole, would bear most of the **financial** burden of **dealing** with occupational disease. The goal should be to promote more thorough consideration of workplace practices...NOBLE TESH, HIDDEN ARGUMENTS' POLITICAL IDEOLOGY AND DISEASE PREVENTION POLICY (1988) (examining the impact of **political beliefs** on disease prevention policy).

(34.) See Paul R. Billings et al., Discrimination as a Consequence...

11/3,K/31 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08963445 SUPPLIER NUMBER: 18599553 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wrestling with risk in mutual funds. (includes related article on minimizing risk in portfolio management) (Informed Investing Basics)
Fredman, Albert J.
Consumers' Research Magazine, v79, n8, p23(6)
August, 1996
ISSN: 0095-2222 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4086 LINE COUNT: 00341

... 1994 raises the possibility of significantly lower performance during the next decade or so.

Interest- Rate Risk . This peril confronts bond fund **investors** directly, especially those in longer term portfolios. Simply put, bond prices fall when interest rates...

...diversified funds that make big sector bets.

* **Country Risk**. This danger, which includes economic and **political** instability, is **associated** with single-country funds, especially those targeting developing markets.

* **Credit Risk**. The risk of default...

...staggering losses when setbacks occur in this sector as they did in 1989-1990.

* **Tax- Rate Risk** . Municipal bond **investors** have been skittish about changes in tax laws that could make munis less valuable. For...great way to build wealth and cope with market ups and downs. Your fixed-dollar **investments** **buy** more shares when prices are down and fewer at higher levels. Dollar cost averaging can...

11/3,K/32 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08692715 SUPPLIER NUMBER: 18335872 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Foreign direct investment in the United States: An analysis by country of origin.
Grosse, Robert; Trevino, Len J.
Journal of International Business Studies, v27, n1, p139(17)
Spring, 1996
ISSN: 0047-2506 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6575 LINE COUNT: 00533

... index at year-end, converted into U.S. dollars, annually 1980-92.
Source: IMF, International **Financial** Statistics.

Exchange rate: level of the bilateral exchange rate at yearend, in home currency per U.S...in previous empirical studies.

The political riskiness of the home country, as measured by expert **opinions** in the **Political Risk** Services surveys, was weakly positively correlated with FDI into the United States. This relationship...in the rating. Country ratings for the period from 1980-1992 were available from Institutional **Investor** for all countries in the **analysis** . Conceptually,

this country risk measure may be better suited to analysis of bank
lending decisions, while the political risk...

11/3,K/33 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08457314 SUPPLIER NUMBER: 17944957 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Democracy, property rights and economic growth.
Goldsmith, Arthur A.
Journal of Development Studies, v32, n2, p157(18)
Dec, 1995
ISSN: 0022-0388 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6556 LINE COUNT: 00610

... Using 1990s data, including a recently constructed index of
property rights, the article examines the **relationship** among **political**
and economic freedoms and growth of output in the third and second worlds.
Fifty-nine...framework. Without secure claims to ownership and associated
rights, people will hesitate to buy and **sell**, lend and **invest**. Growth
is bound to be less than it would be otherwise, a premise that finds...
measures of property rights. Clague et al. (1994b) employ subjective
variables produced by two private **investor risk rating** services, the
International Country Risk Guide and Business Environmental Risk
Intelligence. Several variables they include...Property Rights: Is There a
Link?', Paper presented at the Annual Meeting of the American **Political**
Science Association, New York, 1-4 Sept.

Clague, C., Keefer, P., Knack, S. and M. Olson, 1994a...

11/3,K/34 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07675442 SUPPLIER NUMBER: 16411937 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1995: guarded optimism. (home appliance industry) (43rd Annual Forecasts)
(Industry Overview)
Sanders, Michele
Appliance, v52, n1, p38(12)
Jan, 1995
DOCUMENT TYPE: Industry Overview ISSN: 0003-6781 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 10268 LINE COUNT: 01103

... past, corporate Japan has looked to the government for support.
Today, recurring scandals and shifting **coalitions** have undermined
political stability and diminished economic policy effectiveness. Stronger
consumption and resilient export performance herald an end...to a new
economic partnership, NAFTA, investors and businesses have expanded
confidently across the border. **Trade** and **investment** have soared as
tariffs have dropped. According to the Commerce Department, in the first 6
...looming challenges, such as inadequate production capacity, labor
shortages, price increases in raw materials, and **uncertainty** over
interest **rates**, inflation, and tax hikes.

The **consumers'** value equation has changed for the 1990s, according
to Thomas I. Rubel, managing partner at...

11/3,K/35 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06765583 SUPPLIER NUMBER: 14780067 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domestic and foreign saving in developing countries. (includes related
articles)
World Economic Outlook, p68(16)
Oct, 1993

... terms of the benefits associated with the new flows. These include the bearing of both **commercial** and **exchange rate risks** by the foreign investor ; a diversified investor base; and, in the case of foreign direct investment, availability of state...may also delay essential reforms as governments seek to delay incurring the transitional social and **political costs associated** with adjustment.

Cross-sectional analysis provides a mixed picture of the effects of capital flows...

...44)

Similarly, Indonesia's external borrowing in the 1970s was used mainly to finance domestic **investment** . Prudent **exchange** rate management from 1979 onward, facilitated by sustainable budget deficits and cautious monetary policy, discouraged...

11/3,K/36 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0033845

Comment A Disciplined Bank Management Can Turn Risk to Its Advantage
American Banker - November 20, 1984, Tuesday; Pg. 4
WORD COUNT: 3,845

BYLINE:
By DAVID C. CATES

TEXT:

...nothing.

* Third, the categories of risk should reflect the analytic concerns of funds-providers and **investors** as well, so that **risk analysis** can be shared with outsiders.

* Finally, the headings that make up this list should be...has begun to play, or to yearn for a stronger regulatory function. Carried to an **extreme** , such **views** will not only shackle an essential industry but - ironically - lift its level of risk to...prosaic challenge. Failure simply does not overtake the reasonably prudent and alert banker.

Finally, the **banking industry trade** and professional associations have, I think, a major role to play. Not only can they...
...directors strengthen their objective assessment of bank performance? How can a common language of bank **risk analysis** be shared by managers, regulators, **investors** and funds-providers? Discussion programs of this sort will help bankers establish themselves - with one...

11/3,K/37 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00358275 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Speeches and congressional testimony

Anonymous

Quarterly Journal, v17, n4, p43-116, Dec 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 52391

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to \$99 billion annually, and 87 percent of small business owners reported that they had **purchased financial** products and services from banks. Indeed, for small businesses, funding obtained from banks, whether in...management of the bank. We began a system-wide study of the capability of national **banks** to deal with an increase in the volume of problem loans. We accelerated efforts to finalize new...bank that have the greatest

effect on the nature and extent of risks in an **individual** institution. Having **identified** the **risks** for an **individual** bank, examiners then form an overall conclusion about the institution's risk profile, which serves...requires the full attention of information systems experts and contractors at banks and the federal **banking** agencies.

Purchased mortgage servicing rights. Section 303 amends the Federal Deposit Insurance Act to allow the federal...

...lending limits provide important safeguards including protections against valuation issues arising with collateral provided in **transactions** by **bank** insiders. Over time there has been a series of reductions in these limits and we...s activities and the bank's overall safety and soundness. Sec. 202. Loans On or **Purchases** by **Bank** of Its Own Stock Summary: Section 5201 of the Revised Statutes (12 USC 83) prohibits...

...codifies this OCC interpretation and will eliminate any confusion about the authority of a national **bank** to **purchase** its own shares for legitimate corporate purposes, e.g., holding stock for purposes of offering ...of the bank holding company. Upon the consummation of this transaction, shares of the existing **bank** are **exchanged** for shares of the holding company or other compensation is provided to the shareholders, and...Act, codified at 12 USC 1828(c)). In addition, if the transaction involves an interstate **bank** merger, the **transaction** must comply with additional requirements pursuant to section 44 of the FDI Act (12 USC...

...Finally, if the transaction involves the merger or consolidation of banks resulting in a national **bank**, the **transaction** must be approved by the OCC pursuant to sections 2, 3, and 4 of the...lending limits provide important safeguards including protections against valuation issues arising with collateral provided in **transactions** by **bank** insiders. Over time there has been a series of reductions in these limits and we...marketplace, particularly megamergers and the growing customer databases of the companies that result from those **transactions**. The **financial** services industry has had longstanding experience in handling and safeguarding sensitive customer information and protecting...security and integrity of that information, and offer some compliance assurance mechanisms.

Laudably, the major **banking** and thrift **trade** groups, ABA, ACB, TBR, CBA, and IBAA have endorsed a set of privacy principles adopted...of the new payment methods will diminish the government's ability to identify participants in **financial transactions**. These commenters stated that the use of encryption in e-money systems might make it...

...Concerns Consumer concerns about the privacy of their financial information extend beyond privacy in e- **money transactions**, and are varied and complex. Some consumers are extremely protective of their privacy and view...reporting agency of disputes and account closures.⁸⁹ It is uncertain whether consumer's e- **money transaction** information would fall under the protection of the FCRA for several reasons. First, e-money

...institution.⁹⁵ It is uncertain whether the RFPA would apply to a consumer's e- **money transaction** information for several reasons. First, the scope of institutions subject to the RFPA is limited...

...fall within the RFPA's definition of "financial institutions."⁹⁶ Second, a consumer's e- **money transaction** information may not, in all instances, be considered to be a "financial record" relating to...

...information. In sum, it is uncertain and untested whether consumer concerns about privacy in e- **money transactions** are addressed by existing law. Security of Consumers' Transaction Information Federal laws prohibiting unauthorized access...

...transmission or in electronic storage.¹⁰ Again, it is unclear whether a consumer's e- **money transaction** information would fall within the ECPA's prohibition against disclosing electronic communications in transmission or ...that has the potential to provide consumers with new ways to enhance their privacy in **financial transactions**. Industry responses based on new, more anonymous technologies may be constrained, however, by law

enforcement...

...would not infringe on the important interests of government agencies to review suspicious large dollar **transactions**. Current e- **money** technology is capable of delivering products with varying effects on privacy, ranging from fully anonymous...dependent upon computer systems, and dates are an integral part of virtually all areas of **bank** operations, **transactions**, and record keeping. The banking system's readiness is especially important because banks are at...steps, where appropriate, to encourage industry coordination of testing. We are working closely with the **bank** **trade** groups regarding their efforts to conduct bank-tobank and bank-to-counterparty testing. Also, the...bargain no sensible banker should accept. Lenders must also take into account the social and **political** risks **associated** with any surge of foreclosures on home equity loans. As with all consumer loans, the...and the traditional banking credit business is reduced, bank customers may seek to manage their **financial** risks by **purchasing** derivatives. In turn, this provides banks with an alternative source of revenue. Banks also can...collect about them, consumers are especially troubled by the potential for unauthorized disclosure of their **financial** information. Federal **Trade** Commission, Staff Report: Consumer Privacy on the Global Information Infrastructure, 12 (1996).

Footnote:

Research presented...

11/3,K/38 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00009382

Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996 PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 1293 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...skills. The Russians supplied technical expertise, vision and - perhaps most important of all - the right **political** **connections** to secure valuable licences to operate both a cellular network, aimed at wealthier business subscribers...late November, Gazprom had already completed the first large share sale from Russia and potential **investors** were becoming accustomed to **analyzing** Russia **risk**. What concerned them much more in the case of the VimpelCom were the "laws governing...asset. But the lead banks strove to lure more price-sensitive specialist telecom and growth **investors** into the **deal**. They employed a discounted cashflow method to value the company with a discount for Russian...

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02296662 99919585

Analyzing and managing country risks

Conklin, David W

Ivey Business Journal v66n3 PP: 36-41 Jan/Feb 2002

ISSN: 1481-8248 JRNL CODE: BSQ

WORD COUNT: 3576

...TEXT: the risks may be too high to justify investment. It remains helpful to seek the **views** of local **political** experts. One technique involves circulating a questionnaire to these experts, compiling the results, and returning...

... technique facilitates the development of a consensus view on the political risks that a potential **investor** faces.

Home-country political risks

Analyzing and managing political **risks** has become important even when doing business in one's home country. It is not...

14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01986216 49875275

The equate project: An introduction to Islamic project finance

Esty, Benjamin C

Journal of Project Finance v5n4 PP: 7-20 Winter 2000

ISSN: 1082-3220 JRNL CODE: JPFN

WORD COUNT: 6438

...TEXT: the large decline in real GDP, oil production, population, and perceived credit quality (the Institutional **Investor** country **risk rating**) between 1990 and 1991, and the partial recovery by 1995. Following the War, the Kuwaiti government wanted to develop stronger **political** and commercial **ties** with coalition countries as a way to express gratitude and ensure future domestic security. This...

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01206158 98-55553

A question of definitions

Parsley, Mark

Euromoney n323 PP: 32 Mar 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 605

...TEXT: back transactions limited to specific securities of named borrowers, rather than a generic measure of **risk** based on **rating** and maturity.

Though derivatives on **individual** equities may look a similar proposition, there are important differences: the common equity of most...

... company is not closely correlated with that of any other company or index because so **extreme** an event is **tied** up with that company's unique performance. This means that the only way to lay...

14/3,K/4 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire
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0645730 BW1153

AVIC GROUP INTL: Firms issue buy recommendations on AVIC Group

November 15, 1996

Byline: Business Editors

...on AVIC Group. The report further stated, "We think that at current levels, AVIC offers **investors** an extremely attractive **risk /reward profile** ...The company has **aligned** itself with **Politically** and financially powerful joint venture partners in China, who will facilitate network approval, build-out...

14/3,K/5 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00009382

Russia, VimpelCom comes to the Big Apple
Central European Magazine
November 00, 1996 PAGE: 066 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 1293 RECORD TYPE: FULLTEXT

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TEXT:

...skills. The Russians supplied technical expertise, vision and - perhaps most important of all - the right **political connections** to secure valuable licences to operate both a cellular network, aimed at wealthier business subscribers...late November, Gazprom had already completed the first large share sale from Russia and potential **investors** were becoming accustomed to **analyzing** Russia **risk** . What concerned them much more in the case of the VimpelCom were the "laws governing...

01262360

Method and apparatus for providing explanations of automated decisions
applied to user data

Methode und Apparat zur Bereitstellung von Erklärungen bei automatisierten
Entscheidungen

Methode et Appareil pour fournir les motivations des decisions automatisees
PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1089222 A1 010404 (Basic)

APPLICATION (CC, No, Date): EP 308496 000928;

PRIORITY (CC, No, Date): US 410532 991001

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06N-005/04

ABSTRACT WORD COUNT: 97

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200114	1435
SPEC A	(English)	200114	4995
Total word count - document A			6430
Total word count - document B			0
Total word count - documents A + B			6430

...ABSTRACT recorded rules. The article of manufacture comprises a data storage device tangibly embodying instructions to **perform** the method steps outlined above, and the apparatus comprises a means for **performing** the method steps.

...SPECIFICATION data warehousing application involves the collection and analysis of information collected in the course of **commercial transactions** between businesses and consumers. For example, when an individual uses a credit card to purchase...

...geographical purchasing trends.

Similar uses of personal data occur in other industries. For example, in **banking**, the **buying** patterns of consumers can be divined by analyzing their credit card transaction profile or their...

...it can be used to generate information about the purchasing proclivities of consumers with similar **personal characteristics**. Personal information that reveals the identity of the consumer can be used for a more...

...particular to decisions that produce significant legal effects or evaluate certain personal aspects, such as "**performance** at work, creditworthiness, reliability, conduct, etc.". A similar requirement exists in the US and some...

...frequently make automated decisions of this nature. Banks and other institutions that extend credit typically **perform** some kind of credit scoring. Automated checks for potential fraud or misuse are often made... recorded rules. The article of manufacture comprises a data storage device tangibly embodying instructions to **perform** the method steps outlined above, and the apparatus comprises a means for **performing**

these method steps

This provides an automated way of recording the rule that applies to...

...a computer, tangibly embodying at least one program of instructions executable by the computer to **perform** method steps of providing a description of logic used in determining an outcome based on...present invention.

FIG. 1 illustrates an exemplary computer system 100 that could be used to **implement** the present invention. The computer 102 comprises a processor 104 and a memory, such as...

...module 118A. Although the GUI module 118A is depicted as a separate module, the instructions **performing** the GUI functions can be resident or distributed in the operating system 108, the computer program 110, or **implemented** with special purpose memory and processors. The computer 102 also **implements** a compiler 112 which allows an application program 110 written in a programming language such...

...and to transmit data including the results of the database queries.

In one embodiment, instructions **implementing** the operating system 108, the computer program 110, and the compiler 112 are tangibly embodied

...

...instructions which, when read and executed by the computer 102, causes the computer 102 to **perform** the steps necessary to **implement** and/or use the present invention. Computer program 110 and/or operating instructions may also...good risk" whereas the "income>\$50,000 and not homeowner subsegment tends more to "bad risk".

The **resulting** decision tree 300 can then be used to predict outcomes on new data - e.g...criteria one at a time, while recording the resulting rule in the result table is **performed** until a complete path from the hierarchically highest decision criteria 202A to an outcome 206...

...decision tree induction algorithm. Decision tree induction algorithms are used to build executable code that **implements** decision trees such as those shown in FIGs. 2 and 9. In this embodiment, the...

...recorded rules. The article of manufacture comprises a data storage device tangibly embodying instructions to **perform** the method steps outlined above, and the apparatus comprises a means for **performing** these method steps

This provides an automated way of recording the rule that applies to...

...induction algorithms to generate a decision tree model that is extended with additional logic to **perform** the task of recording the individual decisions when it is later executed.

The foregoing description...

...CLAIMS a computer, tangibly embodying at least one program of instructions executable by the computer to **perform** method steps of providing a description of logic used in determining an outcome based on...

14/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799935 **Image available**

SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS BETWEEN
PARTIES RESIDING AT REMOTE LOCATIONS
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS
COMMERCIALES ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES

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Application: WO 2000US30483 20001102 (PCT/WO US0030483)

Priority Application: US 99163824 19991105; US 99164075 19991105

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SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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**SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS BETWEEN
PARTIES RESIDING AT REMOTE LOCATIONS**

**SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS
COMMERCIALES ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES**

Fulltext Availability:

Detailed Description

Claims

English Abstract

The present invention provides a system and method for facilitating
commercial transactions involving the **exchange** of **monetary** value
for goods, services, or other value between remote individuals, as in the
case of...

...Remote individuals are provided with a convenient, cost-efficient, and
secure means for engaging in **commercial transactions** with one
another. The invention provides remote sellers with an irrevocable means
of receiving funds...

French Abstract

L'invention concerne un systeme et un procede permettant de faciliter des
transactions commerciales impliquant un echange de valeur monetaire
pour des biens, des services ou pour une autre...

...eloignes sont dotes de moyens efficaces, rentables et surs qui leur
permettent d'effectuer des **transactions commerciales** entre eux. Le
procede consiste a fournir a des vendeurs a distance des moyens
irrevocables...

Detailed Description

... report. ning of each regular issue of the PCT Gazette.

**SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL
TRANSACTIONS BETWEEN PARTIES RESIDING AT REMOTE LOCATIONS**
FIELD OF THE INVENTION

The present invention generally relates to online **financial
transactions** and, more particularly, to the facilitation of **commercial
transactions** between parties residing at remote locations, as in the
case of transactions between users of...

...as general use of, and familiarity with, the Internet becomes more pervasive, the number of **commercial transactions** facilitated by the Internet is expected to escalate dramatically. The Internet is easily accessible, and...

...the second user to the first user.

Another hurdle that often impedes widespread acceptance of **commercial transactions** between individual Internet users is that, since the Internet facilitates remote person-to-person communication...

...little recourse should the purchaser ultimately decide to abandon the transaction.

In the context of **commercial transactions** conducted between individual Internet users, an additional shortcoming of conventional payment schemes is that there are few ways for an individual **purchaser** to transfer **monetary** value to an individual seller, with the exception of cash, such that the seller may...between individuals, a seller may not receive financial tender until two to four weeks after **performance** of a service or shipment of the goods to the individual purchaser. Moreover, since a...

...other Internet user. Not only are such agreements time consuming and costly, but conducting a **financial transaction** in accordance with such an agreement often requires the seller to communicate confidential information, such...

...the foregoing factors frequently adversely impact an individual user's willingness to engage in online **commercial transactions** at all. Thus, the volume

3

of conventional online and off-line **transactions** for exchanging **monetary** value is reduced. These losses may be due either to the individual seller's inability...

...need for systems and methods which enable remote individuals, such as Internet users, to transfer **monetary** value in **exchange** for goods, services, or other value in a secure manner. There is also a need...

...need for systems and methods which enable individuals who do not typically process credit card **transactions** to receive **monetary** value from other individuals without being required to communicate confidential information to a third party...

...pre-authorization of an individual purchaser's ability to transfer sufficient funds to complete a **commercial transaction**. There is also a need for systems and methods which **reduce** the **risks** associated with **commercial transactions** between remote individuals. Finally, there is also a need for systems and methods which provide dispute resolution mechanisms to remote individuals engaging in **commercial** or **financial transactions** conducted, for example, over a distributed computer network.

SUMMARY OF THE INVENTION

The present invention facilitates **commercial transactions** involving the

exchange of **monetary** value for goods, services, or other value between remote individuals, such as users of a...

...having some level of recourse against a remote seller.

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More particularly, the invention facilitates **commercial transactions** by suitably coordinating the transfer of financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party** in exchange for the transfer of goods, services, or other value from a second party...

- ...of a first party and a second party, a request to debit a financial account **associated** with the first **party** to effectuate a transaction between the first party and the second party; receiving, from at...
- ...releasing the funds from the escrow account and disbursing the funds to a financial account **associated** with the second **party**; and crediting funds to the financial account of the second party.
Registration of either a...FIU. 1 is an exemplary schematic-diagram of a prior art system for conducting a **commercial transaction** between parties who are remotely located from one another; FIGS. 2-4 are schematic block...
- ...mechanism in accordance with the present invention;
FIG. 6 is a flowchart representing an exemplary **commercial transaction** in accordance with the present invention;
FIG. 7 is a flowchart of an exemplary transactional...
- ...the present invention; and
FIG. 22 represents an exemplary system for processing the submission of **financial transactions**.

DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENTS

The present invention may be described herein in terms of...

- ...blocks may be realized by any number of hardware and/or software components configured to **perform** the specified functions.
For example, the present invention may employ various integrated circuit components, e...
- ...microprocessors or other control devices. Similarly, the software elements of the present invention may be **implemented** with any programming or scripting language such as C, C++, Java, COBOL, assembler, PERL, or the like, with the various algorithms being **implemented** with any combination of data structures, objects, processes, routines or other programming elements. Further, it...
- ...edition, 1996), which is hereby incorporated by reference.

It should be appreciated that the particular **implementations** shown and described herein are illustrative of the invention and its best mode and are...
- ...Linux, UNIX, or the like. Moreover, although the invention is frequently described herein as being **implemented** with TCP/IP communications protocols, it will be readily understood that the invention could also be **implemented** using IPX, Appletalk, IP-6, NetBIOS, OSI, or any number of existing or future protocols...participants are not shown.
Each participant is equipped with a computing system to facilitate online **commerce transactions**. The customer has a computing unit in the form of a personal computer, although other...
- ...hand held computers, set-top boxes, and the like. The merchant has a computing unit **implemented** in the form of a computer-server, although other **implementations** are possible. The bank has a computing center shown as a main frame computer. However, the bank computing center may be **implemented** in other forms, such as a mini-computer, a PC server, a network set of...
- ...a public network and assumed to be insecure and open to eavesdroppers. In the illustrated **implementation**, the network is embodied as the internet. In this context, the computers may or may...
- ...maintain a permanent connection to the Internet. It is noted that the network may be **implemented** as other types of networks, such as an interactive television (ITV) network.

The merchant computer...

...network include the American Express®, VisaNet®, and the Veriphone® networks.

The electronic commerce system is **implemented** at the customer and issuing bank. In an exemplary **implementation**, the electronic commerce system is **implemented** as computer software modules loaded onto the customer computer and the banking computing center. The merchant computer does not necessarily require any additional software to participate in the online **commerce transactions** supported by the online commerce system.

A customer account number generally is between fifteen and...

...of functional blocks in the block diagrams and flowchart illustrations, respectively, can **10** be **implemented** by computer program instructions. These computer program instructions may be loaded onto a general purpose ...

...instructions which execute on the computer or other programmable data processing apparatus create means for **implementing** the functions specified in the **15** flowchart block or blocks.

These computer program instructions...

...stored in the computer-readable memory produce an article of manufacture including instruction means which **implement** the function specified in the flowchart block or blocks. The computer program instructions may also ...

...or other programmable data processing apparatus to cause a series of operational steps to be **performed** on the computer or other programmable apparatus to produce a computerimplemented process such that the instructions which execute on the computer or other programmable apparatus provide steps for **implementing** the functions specified in the flowchart block or blocks.

Accordingly, functional blocks of the block diagrams and flowchart illustrations support combinations of means for **performing** the specified functions, combinations of steps for **performing** the specified functions, and program instruction means for **performing** the specified functions. It will also be understood that each functional block of the block...

...illustrations, and combinations of functional blocks in the block diagrams and flowchart illustrations, can be **implemented** by either special purpose hardware-based computer systems which **perform** the specified functions or

10 steps, or suitable combinations of special purpose hardware and...

...instructions.

As background, FIG. 1 illustrates an exemplary prior art method for conducting an online **commercial transaction** between individual users of a distributed computer network, such as the Internet. Initially, individual users...or otherwise misrepresented.

The present invention comprises systems, methods, and computer program products for facilitating **commercial transactions** between remote individuals, wherein the transactions often include person-to-person transfers of funds. In a preferred aspect, the present invention facilitates **commercial transactions** comprising sales transactions conducted between remote individuals **7** such as transactions between users of a...The transaction system **200** comprises a transaction mechanism or server **202** which facilitates and controls **commercial transactions** between a purchaser **204** and a seller **206**. In order to complete the funds transfer...

...institution 208, which comprises a suitable financial account associated with the seller 206, and a **purchaser 's financial** institution 210, which comprises a suitable financial account associated with the purchaser 204. In the...

...transfers, as is well-known to those in the industry.

In an exemplary embodiment, the **purchaser 's financial** institution 210 may comprise the transaction mechanism 202. In another exemplary embodiment, transaction mechanism 202...

...among the transaction mechanism 202, purchaser 204, seller 206, seller's financial institution 208, and **purchaser 's financial** institution 210 can be **implemented** through one or more communications networks, such as a private extranet, a public Internet, and...

...telephone network (PSTN) likewise may be utilized. Moreover, although the present invention may be suitably **implemented** with TCP/IP protocols, it will be readily appreciated that the invention also can be **implemented** using IPX, Appletalk, IP-6, NetBIOS, OSI, or any number of other protocols either currently known or hereafter devised. Further, in another exemplary embodiment, purchaser 204 and seller 206 are **implemented** by any suitable type of personal computer, point of interaction device, network computer, workstation, minicomputer, mainframe, and/or the like, which **implementation** preferably includes a suitable browser application, such as a World Wide Web (Web) browser, preferably...

...credit history information, and/or any additional information which might identify the purchaser and the **purchaser 's financial** account. The **purchaser** identification information can be used for subsequent purchaser authentication. During seller registration, the seller 206...

...the registration process and, in another exemplary embodiment, subsequent authentication and credit/fraud analysis processes **performed** by the transaction mechanism 202.

As illustrated in FIG. 2, a transaction 212 may be...

...seller 206 to the purchaser 204 in exchange for a transfer of funds from the **purchaser 's financial** account at the **purchaser 's financial** institution 210 to the seller's financial account at seller's financial institution 208.

However...their respective accounts. In an exemplary embodiment, the transaction mechanism 202 is provided by the **purchaser 's financial** institution 210, such as the card issuer of a purchaser's card for example, which financial institution is able to **perform** suitable risk management functions, such as suitable credit risk and/or fraud risk analyses for...

...through a suitable financial institution which preferably maintains and operates the transaction mechanism 202, to **perform** credit risk and fraud risk analyses is particularly advantageous, since **performance** of these services by a third party not only delays the transaction process but presents...

...and from the third party. Moreover, when the transaction mechanism 202 is provided by the **purchaser 's financial** institution 210, such as a card issuer, information such as historical transactional records, account records...

...fraud risk exists.

In another exemplary embodiment, the transaction mechanism 202 suitably determines whether the **purchaser 's financial** account has a sufficient balance to enable the funds transfer identified in the transaction information...

...transaction is deemed acceptable. The transaction mechanism 202 then executes the transaction by debiting the **purchaser 's financial** account and crediting a suitable escrow account maintained by the transaction mechanism 202. The funds debited from the **purchaser 's financial** account preferably remain in the escrow account for some predefined period of time. The predefined...

...may be suitably configured to include a transaction fee in the amount debited from the **purchaser 's financial** account, and/or the transaction mechanism 202 may be suitably 0 configured to subtract a...

...of such services is included in the amount of funds debited or deducted from the **purchaser 's financial** account. Likewise, the cost of value-added services requested by the seller 204 are suitably...at the seller's financial institution 308 may suitably receive appropriate funds transferred from the **purchaser 's financial** account at the **purchaser 's financial** institution 310. If the purchaser 304 is not pre-registered, purchaser registration may take place...

...receives transaction information regarding the sale, authenticates the purchaser 304 and the seller 306, and **performs** suitable credit and fraud risk management analyses. If the purchaser 304 has sufficient funds available...

...then the transaction mechanism 302 deems the transaction acceptable and debits suitable funds from the **purchaser 's financial** account. Preferably, as described above with reference to FIG. 2, a suitable escrow account maintained by the transaction mechanism 302 is credited with the funds transferred from the **purchaser 's financial** account. Upon the occurrence of a suitably predefined or pre-identified escrow release event, the...

...service fees are preferably included in the amount of funds debited and transferred from the **purchaser 's financial** account and/or deducted from the amount of funds disbursed and credited to the seller...

...the seller 306 to the purchaser 304. Preferably, as a part of the escrow service **performed** by the transaction mechanism 302, a tracking number will be provided by the shipping agent...

...there is a dispute between a purchaser 304, and a seller 306 regarding a particular **transaction**, the **financial** institution that maintains the transaction mechanism 302 may provide the parties with a suitable dispute ...customers who are registered with the transaction mechanism 502, which transaction information is used to **perform** suitable credit risk and fraud risk analyses. Likewise, customers' information records 526 comprises information received...

...risk management module 514.

Similarly, authentication of the parties to the transaction may likewise be **performed** efficiently by the authentication module 516, which preferably has access to the records residing in...

...described above. FIG. 6 is a flow diagram representing an exemplary process for facilitating a **commercial transaction** between a purchaser and a seller. In accordance with the present invention, an exemplary process...

...receiving transaction information from at least one of a purchaser and a seller (step 610); **performing** authentication, credit risk, and/or fraud risk analyses (step 612); determining whether the transaction is...

...step 614); terminating the transaction if the transaction is not acceptable; debiting funds from a **purchaser 's financial** account if the transaction is acceptable (step 616); holding the funds in an escrow account...

...with the present invention, any purchaser having a financial account can transfer funds from the **purchaser's financial** account to the financial account of a second party. For example, a purchaser having a...

...such as information establishing the identity of the purchaser and information regarding the **purchaser's financial** account. The **purchaser** registration information can be suitably stored by the transaction mechanism, such as by storage device...

...means for communication, and/or the like. If the transaction mechanism is maintained by the **purchaser's financial** institution, the **purchaser** can suitably register with the transaction mechanism at the same time that the purchaser initially...for example, could include a transaction where the purchaser is gratuitously transferring funds from the **purchaser's financial** account to the financial account of the seller, thereby eliminating the need for a reciprocal...

...or other value; the amount of the funds that are to be transferred from the **purchaser's financial** account to the seller's financial account, the nature and definition of any escrow release...and financial account information. As discussed above, this information preferably includes data such as the **purchaser's financial** account identifier and/or the seller's financial account identifier, as well as any additional...

...described above. Using this historical information, the risk management module of the transaction mechanism can **perform** a fraud analysis by executing a fraud detection program or mechanism to determine whether the...

...is acceptable based upon additional criteria. The analysis for determining transaction acceptability can be suitably **implemented** through a computer-readable storage medium encoded with processing instructions, as described above. Such analysis...

...is deemed to be acceptable, the transaction mechanism suitably completes the transaction by debiting the **purchaser's financial** account, as represented by step 616. Preferably, the transaction mechanism then transfers the funds to...

...transaction fees, as a service charge for the transaction, in the funds debited from the **purchaser's financial** account and/or may automatically deduct such fees from the funds disbursed to the 1...6.

After the fraud detection mechanism has been executed, the transaction mechanism may then suitably **perform** a credit analysis, as represented by step 715, to 1 5 compare the user identifiers...

...for the transaction, by suitably including any such fees in the funds debited from the **purchaser's financial** account and/or by suitably deducting any such fees from the funds disbursed to the...

...transaction mechanism 802 with suitable seller information for authentication purposes. The transaction mechanism 802 then **performs** suitable risk management analysis to determine whether the proposed transaction is associated with any credit...

...purchaser 804 and the seller 806 are authenticated (and assuming that the credit and fraud **risk** analyses do not **result** in a **negative** determination), then the transaction mechanism 802 suitably ...one skilled in the art, the present invention admits of various aspects which may be **implemented** in any of several ways. FIGS. 9-20 illustrate the flow of an exemplary transaction **implemented** in accordance with particular aspects of the present invention. However, it should be understood that...

...a dispute between the seller 908 and the purchaser 910, a customer service representative 920 **associated** with the third **party** entity which is providing the transaction mechanism may suitably provide any desired customer service and/or dispute resolution (step 922).

FIG. 13 next illustrates an exemplary process for initiating a **commercial transaction** between a seller and a purchaser. In this exemplary embodiment, a seller-initiated transaction preferably begins... 0. The additional tab or tabs may be used by the seller to activate or **implement** any suitable function which may further facilitate the transaction between the seller and the purchaser... tabs or datafields. The additional tabs or datafields may be used by the purchaser to **implement** any suitable function which may further facilitate the transaction between the seller and the purchaser...

...such as tabs 2002 and 2004.

If the purchaser accepts the transaction, the transaction mechanism **performs** a suitable card authorization / authentication routine, which may include suitable credit risk and fraud risk... release event is not satisfied, the transaction mechanism either reverses the transaction, such as by **performing** a suitable chargeback or some other suitable transaction reversal procedure, or follows a suitable dispute...

...reference to FIG. 10. If the purchaser is a registered user, the transaction mechanism then **performs** steps 1712 through 1728, as described above.

Although the foregoing describes an exemplary seller-initiated...

...art will appreciate that the present invention is not so limited and may be readily **implemented** by means of any suitable purchaser-initiated transaction or, alternatively, any suitable third-party-initiated...

...Engine 2112; an SSL Gateway Interface Manager 2114; a C2C Logging Engine 2116; and a **Financial Transaction** Submission Daemon 2118.

The C2C Service 2104 suitably processes initial transaction requests from Internet users 2102. Exemplary processes **performed** by the C2C Service 2104 include requesting transaction information, such as card and/or DDA ...

...network connection such as an Intranet, extranet, and/or the like.

The Transaction Manager 2106 **performs** a variety of processes which facilitate a transaction between a seller and a purchaser. These... sockets for communication with the Payment Gateway. The CAS Authentication Component preferably is responsible for **performing** the CAS financial authorization processes (ISO8583) as well as **performing** the CAS non-relationship verification processes based upon the new ISO message.

The C2C Logging...

...flat file. Preferably, the CA Unicenter agent for production support uses this flat file.

The **Financial Transaction** Submission Daemon 2118 preferably submits each

transaction's financial transaction record, such as a credit and/or debit Virtual Point of Sale (VPOS) record that...

...2202 via the SSL Gateway 2204, as better seen in FIG. 22. Preferably, each individual **financial transaction** record is submitted to the VPOS Acceptance System as it is received, without being processed as part of a batch file. The VPOS Acceptance System receives the **financial transaction** record, formats the financial capture file, and forwards the financial capture file to the SSL...

...forwards the financial capture file to the appropriate financial capture system. The submission of the **financial transaction** record preferably 40

is based upon a message-based protocol that is **implemented** by the VPOS Acceptance System.

Although the invention has been described herein as facilitating **commercial transactions** between parties residing at remote locations, one of ordinary skill in the art will appreciate that the invention is not so limited and includes the facilitation of **commercial transactions** between co-located parties.

It should be understood, however, that the detailed description and specific...

...elements in the claims below are intended to include any structure, material, or acts for **performing** the functions in combination with other claimed elements as specifically claimed. The scope of the...

Claim

1 . A method of facilitating **commercial transactions** , which method comprises the steps of:
registering at least one of a first party and...

...at least

one of said transaction information and said request to debit said financial account

associated with said first **party** ;

debiting funds from said financial account of said first party,

disbursing said funds to a financial account **associated** with said second

party ; and

crediting said funds to said financial account **associated** with said second **party** .

2 The method of claim 1 , wherein the step of debiting funds from said financial...

...said escrow account prior to the step of disbursing said funds to a financial account **associated** with said second **party** .

3 The method of claim 2, wherein holding said funds in an escrow account until...

...of said first party and said second party a request to debit a financial account **associated** with said first **party** comprises receiving a request to debit a financial account **associated** with said first **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...account.

5 The method of claim 1, wherein disbursing said funds to a financial account **associated** with said second **party** comprises disbursing said funds to a financial account **associated** with said second **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...comprises providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** .

7 The method of claim 6, wherein providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said second **party** .

9 The method of claim 8, wherein providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said second **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises at least one of receiving a financial account identifier associated with the financial account **associated** with said first **party** and receiving a financial account identifier associated with said financial account **associated** with said second **party** .

11 The method of claim 1, wherein determining whether said transaction is acceptable further comprises **performing** at least one of a credit risk analysis and a fraud risk analysis, and wherein party.

1 0

20 A system for transferring financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party** , which system comprises:

a transaction mechanism;

1 5 a first party in communication with said...

...and said second party;

wherein said transaction mechanism is in communication with a financial account **associated** with said first **party** and a financial account **associated** with said second **party** ; and

wherein, in response to a transaction request from at least one of said first party and said second party, said transaction mechanism debits funds from a financial account **associated** with said first **party** and disburses said funds to a financial account **associated** with said second **party** .

21 The system of claim 20, wherein in response to a transaction request from at...

...first party and said second party, said transaction mechanism debits funds from a financial account **associated** with said first **party** , holds said funds in an escrow account until an escrow release event has transpired, releases said funds from said escrow account, and then disburses said funds to a financial account **associated** with said second **party** .

45

The system of claim 21, wherein said escrow release event comprises at least one...

...goods, services, or other value.

23 The system of claim 20, wherein said financial account **associated** with said first **party** is selected from the group consisting of a transaction card account, a demand deposit account...

...and a money market account.

24 The system of claim 20, wherein said financial account **associated** with said second **party** is selected from the group consisting of a transaction card account, a demand deposit account...

...of funds between said first party and said second party, and wherein said transaction mechanism **performs** at least one of a credit risk analysis and a fraud risk analysis to determine...

...claim 26, wherein said transaction mechanism comprises customer transaction records related to said financial account **associated** with said first **party** , and wherein said transaction mechanism evaluates said customer transaction records to determine a risk of...

...party, and said second party.

31 The system of claim 20, wherein said transaction mechanism **performs** a value-added service in conjunction with processing said transaction

request.

32 The system of...

...tracking, and dispute resolution.

33 A computer-readable storage medium encoded with processing instructions for **implementing** a method **performed** by a transaction mechanism for transferring financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party**, said processing instructions directing a computer to **perform** the steps of:
registering at least one of a first party and a second party...

...of said first party and said second party a request to debit a financial account **associated** with said first **party** to effectuate a transaction between said first party and said second party; receiving from at...

...at least one of said transaction information and said request to debit said financial account **associated** with said first **party** ;
debiting funds from said financial account **associated** with said first **party** ;
disbursing said funds to a financial account **associated** with said second **party** ; and
47
crediting said funds to said financial account **associated** with said second **party** .

34 The computer-readable storage medium of claim 33, wherein the step of debiting funds...

...escrow release event has transpired, and wherein said processing instructions further direct a computer to **perform** the step of releasing said funds from said escrow account prior to the step of disbursing said funds to a financial account **associated** with said second **party** .
1 0

35 The computer-readable storage medium of claim 34, wherein the step of ...of said first party and said second party a request to debit a financial account **associated** with said first **party** further comprises receiving a request to debit a financial account **associated** with said first **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...medium of claim 33, wherein the step of disbursing said funds to a financial account **associated** with said second **party** comprises disbursing said funds to a financial account **associated** with said second **party** selected from the group consisting of a transaction card account, a demand deposit account, a...

...comprises providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** .
48

. The computer-readable storage medium of claim 38, wherein the step of providing said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said first **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...1 0 said transaction mechanism with a financial account identifier for identifying a financial account **associated** with said second **party** .

41 The computer-readable storage medium of claim 40, wherein the step of providing said transaction mechanism with a financial account identifier for identifying a 1 5 financial account **associated** with said second **party** comprises providing a financial account identifier selected from the group consisting of a card number...

...comprises at least one of receiving a financial account identifier associated with the financial account **associated** with said first **party** and receiving a financial account identifier associated with said financial account **associated** with said second **party** .

43 The computer-readable storage medium of claim 33, wherein the step of determining whether said transaction is acceptable further comprises **performing** at least one of a credit risk analysis and a fraud risk analysis, and wherein...

...or said second party.

50

. A device for transferring financial tender from a financial account **associated** with a first **party** to a financial account **associated** with a second **party** , which device comprises:
a central processor;
a storage device in communication with said central processor...

...first party and said second party a

1 5 request to debit a financial account **associated** with said first **party** to effectuate a transaction between said first party and said second party;
receive from at...

...at

least one of said transaction information and said request to debit said financial account **associated** with said first **party** ,
debit funds from said financial account **associated** with said first **party** ; and
disburse said funds to a financial account **associated** with said second **party** .

53 The device of claim 52, wherein said central processor further is operative with a...

...said funds from said escrow account prior to disbursing said funds to a financial account **associated** with said second **party** .

54 The device of claim 52, further comprising a network interface in communication with said...

...module, and an authentication module. 5@. The device of claim 52, wherein said financial account **associated** with said first **party** is selected from the group consisting of a transaction card account, a 1 0 demand...

...and a money market account.

58 The device of claim 52, wherein said financial account **associated** with said second **party** is selected from the group consisting of a transaction card account, 1 5 a demand...

...credit line, and a money market account.

59 A method of processing a plurality of **commercial transactions** , which method comprises the steps of:
receiving a plurality of requests to debit a plurality of financial accounts;
creating a **financial transaction** record for each of said plurality of requests; and

submitting each **financial transaction** record individually to an acceptance system.

60 The method of claim 59, further comprising the...

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AUTOMATED POLITICAL RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES

17/TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTEGRATED INVESTMENT PORTFOLIO MANAGEMENT SYSTEM AND METHOD
PROCEDE ET SYSTEME INTEGRES DE GESTION DE PORTEFEUILLES DE PLACEMENTS

17/TI/3 (Item 3 from file: 349)
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PROTECTED ACCOUNTABLE PRIMARY FOCAL NODE INTERFACE
INTERFACE PROTEGEE RESPONSABILISEE SOUS FORME DE NOEUD FOCAL PRIMAIRE

17/TI/4 (Item 4 from file: 349)
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RESOURCE ALLOCATION TECHNIQUES
TECHNIQUES D'AFFECTATION DE RESSOURCES

17/TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANTE
DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES

17/TI/6 (Item 6 from file: 349)
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SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT
SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL

17/TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING OPERATIONMaturity
OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE FABRIQUE PERMETTANT DE MESURER LA MATURITE
OPERATIONNELLE D'UNE ORGANISATION D'OPERATIONS

17/TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

AUTOMATED TRADING SYSTEM
SYSTEME DE COMMERCE AUTOMATIQUE

17/TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TRACKING AND MONITORING EQUIPMENT WITH SECURITY APPLICATIONS
EQUIPEMENT DE SUIVI ET DE SURVEILLANCE POUR APPLICATIONS DE SECURITE

17/3,K/1 (Item 1 from file: 349)
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00928432

**AUTOMATED POLITICAL RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES**

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AUTOMATED POLITICAL RISK MANAGEMENT

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Detailed Description

Claims

English Abstract

A risk management method and system for facilitating analysis and quantification of **risk** associated with **politically exposed** persons is disclosed. A computerized **political risk** management system maintains a database relating individuals to politically sensitive positions and world events. A...

...a risk quotient can be presented to an institution to help the institution properly manage **risk** associated with a **politically exposed** person. A log or other stored history can be created such that utilization of the...

Detailed Description

AUTOMATED POLITICAL RISK MANAGEMENT

CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to U.S. patent application...

...and non-bank financial institutions to manage risks associated with maintaining investment accounts for a **politically** identified person (PIP).

Risk associated with maintaining an investment account can include factors associated with financial risk, legal risk...

...present invention provides a risk management method and system for facilitating analysis and quantification of **risk** associated with **politically exposed** persons.

An automated **political risk** management system maintains a database relating individuals to politically sensitive positions and world events. A...

...other interested parties that corporate governance is being addressed through tangible risk management processes.

An **implementing** institution may include, for example, a **bank**, a **trading** institution, an insurance company, a credit card issuer, a trading exchange, a government regulator or...can be aggregated, such as by rating, and transferred.

The present invention includes a computer- **implemented** method for managing risk related to **financial transactions** involving a politically identified person, the method includes receiving information relating to **political exposure** associated with a person involved in a financial transaction and structuring the information received according to **political exposure risk** quotient criteria. A **risk** quotient is calculated using the structured information. A suggested action responsive to the risk quotient...

...utilized to generate a diligence report. The diligence report can include information received relating to **political exposure** and actions taken responsive to the risk quotient.

Still another aspect can include aggregating risk quotients relating to a financial institution to assess a level of **politically identified risk** to which the financial institution is exposed. An average risk quotient associated with a transaction...

...invention.

Fig. 5 illustrates an exemplary graphical user interface useful for presenting reports related to **political exposure** of a PIP.

DETAILED DESCRIPTION

The present invention includes a computerized method and system for...

...in a database or other data storing structure and relates the information to individuals with **political exposure** resulting from sensitive positions and/or world events. A rating system is used to assess...other interested parties that corporate governance is being addressed through tangible risk management processes.

An **implementing** institution may include, for example, a **bank**, a **trading** institution, an Information relating to financial, legal, regulatory and/or reputational risk is received into...invention by operating on input data and generating output. Referring now to Fig. 3, managing **risk** associated with financial transactions with **political exposure** can begin with opening a dialogue with an PIP system 310. Typically, the...

...the PIP system 102 to receive data relating to an account holder who may be **politically exposed** 311. Information can be received on an ongoing basis such that if new events occur in the world which affect the **political exposure** of an account holder, the PIP risk can be adjusted accordingly. In addition to the...

Claim

A computer- **implemented** method for managing risk related to **financial transactions** involving a politically identified person, the method comprising: receiving information relating to **political exposure** associated with a person involved in a financial transaction; structuring the information received according to **political exposure risk** quotient criteria; and calculating a risk quotient using the structured information.

2 The method of...

...4 The method of claim 3 wherein the diligence report comprises information received relating to **political exposure** and actions taken responsive to the risk quotient.

5 The method of claim 2 wherein...

...the suggested actions are directed towards reducing risk related to an account associated with a **politically exposed** person.

7 The method of claim 2 wherein the suggested action comprises refusing to perform...

...step of aggregating risk quotients relating to a financial institution to assess a level of **politically identified risk** to which the financial institution is exposed. financial account.

16 A computerized system for managing...

...the software
operative with the server to cause the system to:
receive information relating to **political exposure** associated with a person involved in
a financial transaction;
structure the information received according to **political exposure risk quotient**
criteria; and
calculate a risk quotient using the structured information.

17 The computerized system...

...medium, the
program code comprising instructions for causing the computer to:
receive information relating to **political exposure** associated with a person involved in
a financial transaction;
structure the information received according to **political exposure risk quotient**
criteria; and
calculate a risk quotient using the structured information.

21 A computer data...

...computer data signal is generated by a method comprising the steps
of receiving information relating to **political exposure** associated with a person involved
in a financial transaction;
structuring the information received according to **political exposure risk quotient**
criteria; and
calculating a risk quotient using the structured information.

22 A method of interacting with a network access device so as to manage **risk** relating to **political exposure** associated with a financial transaction, the method comprising the steps of
initiating interaction with a...

17/3,K/5 (Item 5 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00784134

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANCE
DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES

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Detailed Description

Detailed Description

... When Sybase refers to Replication it only means copying data from one
source to another.

Implementation consideration

Replication/Synchronization Services are sometimes supplied as part of
commercial databases, document management systems or groupware products
such as Lotus Notes, Microsoft Exchange, Oracle, etc...types of users
(e.g., employees, customers) and additional types of transactions (e.g.,
e- **commerce** , help-desks). In traditional client/server environments most
users are employees of the company. In...

17/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00755436 **Image available**

AUTOMATED TRADING SYSTEM

SYSTEME DE COMMERCE AUTOMATIQUE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000GB1507 20000418 (PCT/WO GB0001507)

Priority Application: GB 9910588 19990508

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Detailed Description

Detailed Description

The present invention relates to automated trading systems, and in particular to computer- **implemented** systems for **trading** in **financial** instruments such as foreign currency.

There are a number of automated trading systems described in...of the originating party, or the geographical location of its parent organisation. (2) The liability **risk associated** with the originating **party** based on its level within a larger organisation, eg. whether it is a full or sub-branch of a bank. (3) The institutional **risk associated** with the originating **party** based on whether it is an officially regulated or non-regulated organisation, eg. bank etc. (4) The credit **risk associated** with the originating **party**, eg. based on an internationally established credit rating from an independent body.

For example, the...

17/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00738373 **Image available**

TRACKING AND MONITORING EQUIPMENT WITH SECURITY APPLICATIONS

EQUIPEMENT DE SUIVI ET DE SURVEILLANCE POUR APPLICATIONS DE SECURITE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US4737 20000225 (PCT/WO US0004737)

Priority Application: US 99122108 19990226; US 99139759 19990615

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CZ DE DK DM

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT

LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Filing Language: English

Fulltext Word Count: 68842

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and professional civil servant and for any and all good citizens, and/or criminal's **exposed** for their **illegal** acts and **behaviors** . Also, this process should include a respectful procedure with the unknowing individual citizen and an...

Claim

... performing price quotes for cost of the at least one of service and repairs, remotely **performing** repairs electronically, and remotely shutting down equipment; remotely controlling data **exchange** representing a **monetary exchange** via a focal node to **perform** a secure and protected containment function of. to restrict unauthorized use of equipment, to record...control at least one of vehicle use, machine use, equipment use, facility or installation functions, **perform financial transactions** in real time and in stationary and mobile settings.

25 A real-time vehicle or...

21/3,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00849780 **Image available**

REAL-TIME INTERACTIVE WAGERING ON EVENT OUTCOMES

PARIS INTERACTIFS EN TEMPS REEL SUR DES RESULTATS D'EVENEMENTS

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US13683 20010430 (PCT/WO US0113683)

Priority Application: US 2000201038 20000501

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Detailed Description

Claims

Detailed Description

... outcomes

may be based on, for example, financial markets and
indices, sporting and entertainment events, **political**
events, games of chance, and natural phenomena such as
weather and earthquakes. Wagers can be...

...those with known and unknown

20 outcome probabilities. The present invention does not,
however, involve **trading** of **financial** instruments.

Current wagering systems are often slow and
inefficient, and thus do not offer clients...

...wager with other clients or combinations

of other houses, one or more of the houses **acting** as
broker or another dealer.

Brief Description of the Drawings

The above and other objects...interactive wagering on event
outcomes. The systems and methods of the present
invention may be **implemented** using a data processing
computer and a plurality of client workstations that
communicate interactively with...

...proceed to wager on selected event outcomes. If the
client does not qualify, the system **performs** a risk
notification function at 214. The client may then be
informed of the non...data from

multiple sources are not likely synchronized with respect to time, the system preferably **performs** such synchronization. If prices from multiple sources do not agree with each other after synchronization...

...event

outcome that matures on a predetermined future date and time. For example, the house **acting** as a dealer, or lo another wagerer with the house **acting** as a broker, may offer 10:1 odds that the S&P 500 index will...prompt the client to confirm acceptance of the price change. This price retention feature is **implemented** substantially as 3o described in U.S. Patent Application No. 09/553,423, filed April...

...that provide numerous automatic

wager-tracking indices to monitor wagering activity and market or event **performances**. For example, the system 25 can indicate how many wagers have been placed, how much...hedging analysis

also takes into account the skill of particular clients (e.g., via past **performance**) and the size of their wagers. For example, if a known client wagers a large...

...that client is more likely to win than lose

based on that client's past **performance**, the house may hedge sooner or more substantially than if that client were more likely...

...algorithm; not shown in FIG. 1) that bases a

is spread on market conditions, past **performance**, and other data, such as, for example, current market volatility, current direction of the market...

...The house can also use this feature to offset

either its own or its clients' **performance** in one s market by dynamically adjusting the spread in other markets. Thus, this feature...

...accordance

with, for example, credit quality, number of wagers placed, size of wagers, or wager **performance**. For example, the system may discount wager prices to a is client who has recently...such an event.

In another embodiment of the present

invention, the house may not only **act** as a dealer to one-sided wagers (i.e., wagers between clients and the house), but may also **act** as a broker

Claim

... 6 The method of claim 1 wherein said one

event outcome comprises a casino's **performance** at a game of chance over a predetermined time period.

7 A method of real...by other clients.

28 The method of claim 26 wherein said

predetermined criteria includes past **performance** of said client.

29 The method of claim 26 wherein said

amount is greater than...

...house has at

risk based upon said requested wager and wagers made by other clients;

determining whether said amount at **risk** io exceeds a predetermined amount; and

hedging automatically said amount at
risk in accordance with...

...35 The method of claim 34 wherein said risk
criteria comprises a measure of past **performance** of a
client wagering on said wagerable event.

36 The method of claim 34 wherein...

21/3,K/10 (Item 8 from file: 349)
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00816778 **Image available**

DECISION SUPPORT SYSTEM AND METHODOLOGY WITH MULTI-DIMENSIONAL ANALYSIS
SYSTEME ET METHODOLOGIE D'AIDE A LA DECISION PAR ANALYSE
MULTIDIMENSIONNELLE

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99474772 19991230

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EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:

Detailed Description

Detailed Description

... financial products that permit analysis and decision support in
multiple dimensions.

Background of the Invention

Risk assessment and **analysis** systems are used in a variety of
business and other private and public contexts. Generally...

...decisions with respect to various data, relationships and proposed
actions based on known correlations between **identified** variables and
related **risk** factors. Such correlations are often useful in assessing
the risk associated with a proposed action...

...assessment may also be used to determine or aid in the determination of
a proposed **purchase** prices for **financial** products or businesses
holding such financial products as assets. In the example of LTC
insurance...

...buy or sell one or more insurance policies from another insurer or from
a third **party** in **connection** with the sale of a business or otherwise.
In some cases, insurers may want to...have the best relative

profitability by offering the products. Such marketing may be difficult to **perform** due to lack of information about LTC insurance policies.

These and other drawbacks exist.

2...such as age, marital status and profession. From these results, various analysis calculations may be **performed**, include calculating the net present value of the profit associated with one or more of...process flow of the present invention.

Some of the steps illustrated in this figure are **performed** by the user and some are **performed** by the system of the present invention. At the point at which a user decides...expected claims ratio is an example of a derived measure. In this case, DSS 60 **performs** a calculation with respect to multiple additive measures. The actual claims/expected claims ratio, being...According to one specific embodiment of the present invention, the system functionality described above may **implemented** as a set of software programs resident on a computer system. The system may operate...

21/3,K/18 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799890 **Image available**

SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN CAPITAL MARKETS

SYSTEME ET PROCEDE PERMETTANT D'OPERER DES TRANSACTIONS FINANCIERES VIA L'INTERNET SUR LE MARCHE FINANCIER

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US30076 20001031 (PCT/WO US0030076)

Priority Application: US 99162873 19991101

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 52016

Fulltext Availability:

Claims

Claim

... to end-users' proprietary, back-end systems for pricing, trading, payment processing, confirmation, and settlement; **performance** of portfolio **analysis**; **performance** of risk management **analysis**; and inter-user communications. In the present embodiment of the invention, the system includes both...

...server-side functionality enables system users to interactively and

seamlessly: engage in financial instrument trades; **perform** portfolio management, analysis, and reporting; obtain real-time market data and news; communicate with the...purposes of illustration and description, and other embodiments will be apparent to and could be **implemented** by practitioners skilled in this art. In describing the present embodiment of this invention, the...future payments (step 41 0).

d, General

Interactive system functionality that can be accessed and **implemented** at any time by the Member and Provider includes: reporting; portfolio management; **risk** management; **analysis** of financial information and market data; e-mail communication with Members, Providers, and system administrators...this invention, FinXML documents are distributed between servers in order to communicate the details of **financial transactions** and related data. The FinXML syntax provides a general structure for all **financial transactions**. The **financial transactions**, in turn, consist of underlying elements, each of which contains attributes and/or other elements.

a. Trade Structure

The basic **financial transaction** element of the FinXML syntax is a "Trade", of which there are multiple types (described...

```
...I crossCurrencyFloaffloatSwap I forwardRateAgreement I customizedTrade )
)> <ATTLIST trade tradeld CDATA #REQUIRED isBuiltFromParameters CDATA
#IMPLIED >
```

b. **Financial Transaction Data**

The FinXML syntax describes various types of data that comprise a **financial transaction**, including **transaction** data, reference data, and market data. Each of these types of data includes elements and...

...included types of data.

i. Transaction Data

Transaction data describes the various components of a **financial transaction** or **trade**. These components include "Counterparty" elements, "Trade Type" elements, "**Trade Specific**" elements, "**Financial Event**" elements, and "Calculation" elements.

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(a) Counterparty Elements

In a **financial transaction** of the type described by FinXML, there are typically two parties, also referred to as...includes Legal Entity element 605, which represents each of the separate legal (ie., corporate) entities **associated** with the internal **party**, and Book element 625, which represents the trading book(s) in which a party will...

...element 530, in turn, includes a Trade Type sub-element that describes one type of **financial transaction** or **trade**.

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(1) Foreign Exchange Si

A Foreign Exchange Spot ("FX Spot") transaction is one in...this is a reference to a Counterparty element. 0 "Volatility Spread": the spread over the **volatility** calculated using the **volatility** surface; an additional spread for pricing the cap transaction. "Discount Curve": the definition of the...exercised; this is a reference to a Counterparty element. "Volatility Spread": the spread over the **volatility** calculated using the **volatility** surface; an additional spread for pricing the cap transaction. 0 "Discount Curve": the definition of...the type of option to be exercised ("Put" or "Call"). "Volatility": the definition of the **volatility** surface used to **calculate** the option premium. 0 "...ELEMENT exerciseBeginDate (#PCDATA)>

```
<ELEMENT exerciseEndDate (#PCDATA)>
```

```
1 5 <ELEMENT exerciseRule (#PCDATA)>
```

```
<ELEMENT exerciseCondition (#PCDATA)>
```

```
<ELEMENT volatility (#PCDATA)>
```

(5) Interest Calculation

Interest **Calculation** element 940 describes information relating to an interest amount calculated for a given period within...the end date of the interest period for which the interest calculation is to be **performed**. * "Amount": the calculated interest amount. 9 "Day Count": the day-count method to be used for **performing** the interest calculation.

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"%Intev ate.Elements": definition of the type of inte -ate involved...

...involved in the compound interest calculation. * "Calculation Date": the date the compound interest calculation is **performed** . "Start Date": the start date of the interest period for which the compound interest calculation is to be **performed** . 0 "End Date": the end date of the interest period for which the compound interest calculation is to be **performed** . "Amount": the calculated compound interest amount. 0

"%InterestRate.Elements": definition of the type of interest...

...this invention, FinXML includes a number of elements that represent details regarding calculations to be **performed** in c

ertain Trade Type elements 530,
including customized trades. These elements relate to compounding...

...includes the following sub-element:
"Calculation Frequency": the frequency at which interest calculations should be **performed** in a multi-period transaction. In the present embodiment of this invention, the Compounding Details...

...The "Amortization Details" element describes information relating to any amortization calculations that need to be **performed** in a particular swap transaction. If the amortization method is defined to be "bullet", principal...

...the following sub-elements and attributes:
"Amortization Frequency": the frequency at which amortization will be **performed** in a particular transaction (Lg., semi-annual or annual).
"Amortization Method": the amortization method (L...

...Frequency" element describes infon-nation relating to the frequency of a particular calculation to be **performed** . The Calculation Frequency element includes the following sub-elements and attributes:
"Convention": the particular calculation...

...Amortization Frequency" element describes information relating to the frequency of a particular amortization to be **performed** . The Amortization Frequency element includes the following sub-elements and attributes:

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"Convei i": the...shown in FIG. 5) describes the details of any legal entities subsidiaries or affiliate companies) **associated** with an Internal **Party** 600 (as shown in FIG. 5). Legal Entity element 605 includes the following sub-elements...

...IMPLIED >
iii. Market Data
Market data describes information obtained from market sources for use in **financial transactions** . FinXML represents this infori-nation with the following elements: "Floating Interest Rate" element and "Interest... financial transactions between users (ie., Members and Providers) and the CFOWeb System. Connect Processor 20 **performs** this function by converting FinXML (or other XML) documents to/from financial (Java) objects using...

...convert FinXML (or other XML) documents to/from financial (Java) objects. Whereas Connect Processor 20 **performs** such conversion between FinXML (or other XML) documents and the proprietary objects of Members and Providers, Connect Messaging Server 90 **performs** such conversion between FinXML (or other XML) documents and the proprietary objects of the CFOWeb...

...tZ., chat, e-mail, reports, portfolio management, etc.) that describe actions and events to be **performed** . Messages include trade information regarding financial transactions between Members and Providers. Note,

however, that not...

...Connect Processor 1010 will send the message objects 1105 as actions or events to be **performed** at one of the system servers. Connect Processor 1010 processes 1070 messages 1050 (which may...between the CFOWeb System and the Connect Processor, the middleware does not guarantee certain system **performance** parameters, including particular delivery time, successful translation and processing of the XML content, or the...encoding) process and FIG. 16 shows the steps to be executed by the system to **perform** such conversion, in an embodiment of the present invention. Note that these steps could be...decoding) process and FIG. 18 shows the steps to be executed by the system to **perform** such conversion, in an embodiment of the present invention. Note that these steps could be...isolated in separate systems, in various other embodiments of this invention. The system can be **implemented** as a stand-alone central system or as a distributed system, with separate versions of...

...enable the different system exchange data. Other embodiments will be apparent to and could be **implemented** by practitioners skilled in this art.

a, Pre-Transaction

The present embodiment of this invention...to be assigned to the Member (step 310). As described above, these steps can be **performed** using the "Trading Documentation" interface shown in FIG. 83, which includes credit relationship functionality, as...quote from one of the Providers (step 380 in FIG. 2). The Member can automatically **perform** this step by clicking "Accept" button 8770 shown in

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FIG. 1 1 OB. This...

...of the Provider's quote. This verification step (step 390 in FIG. 2) can be **performed** by clicking "Verify" button 8810 shown in FIG. 111A. Upon verification, the system will re...quoting Providers, according to the parameters detected. Automated trading policies (or templates) can also be **implemented** to conduct block transactions. Such automated policies may include: breaking a transaction into smaller volume...

21/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE INTERFACE ADRESSABLE GLOBALEMENT

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DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:
Detailed Description

Detailed Description

... at the National Center for Supercomputing Applications (NCSA) released a Web browser called "Mosaic" that **implemented** a graphical user interface (GUI). Mosaic's graphical user interface was simple to learn yet...

...role, i.e., it accepts commands from the client and cannot request the client to **perform** any action.
The communication model under the conventional Web environment provides a very limited level...

...reference to the annexed drawings wherein.

Figure 1 is a schematic diagram of a hardware **implementation** of one embodiment of the present invention;

Figure 2 is a flow diagram illustrating a...of the batch job hierarchy;

Figure 57 illustrates an object interaction graph of a possible **implementation** of the class diagram of Figure 56;

Figure 58 illustrates a flowchart for a method...illustrates how a pool can be created that reuses GAI proxies;

Figure 103 illustrates the **implementation** of a Refreshable Proxy Pool;

Figure 104 illustrates the class relationships between the patterns

primaryFigure 127 illustrates a typical **implementation** between a user interface and its activity; Figure 128 illustrates a flowchart for a method...

...accordance with an embodiment of the present invention; Figure 167 illustrates an example of an **implementation** of the Multi-Fetch Object; Figure 168 illustrates the Fetching of a Household object along...

...multi object fetch is not used; Figure 170 illustrates a flowchart for a method for **implementing** an association of business objects without retrieving the business objects from a database on which...other in accordance with an embodiment of the present invention; Figure 192 illustrates the MVC **Implementation** with Global Model; Figure 193 illustrates the Separate Models for Separate Business LUWs; Figure 194...

...system. Those skilled in the art will appreciate that the present invention may also be **implemented** on platforms and operating systems other than those mentioned.

A preferred embodiment is written using...

...a self-sufficient component that does not require other additional structures, procedures or data to **perform** its specific task. OOP, therefore, views a computer program as a collection of largely autonomous ...Different kinds of piston engines have different characteristics, but may have the same underlying functions **associated** with it (e.g., how many pistons in the engine, ignition sequences, lubrication, etc.). To...
...represent just about any logically separable matters, OOP allows the software developer to design and **implement** a computer program that is

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a model of some aspects of reality, whether that...collections of collaborating classes that capture both the small scale patterns and major mechanisms that **implement** the common requirements and design in a

specific application domain. They were first developed to...

...chores involved in displaying menus, windows, dialog boxes, and other standard user interface elements for **personal** computers.

Frameworks also represent a change in the way programmers think about the interaction between...

...early days of procedural programming, the programmer called libraries provided by the operating system to **perform** certain tasks, but basically the program executed down the page from start to finish, and...

...calls the appropriate parts of the programmer's code according to actions that the user **performs**. The programmer no longer determines the order in which events occur. Instead, a program is...

...called by the framework rather than specifying how the different pieces should work together.

27

Implementation versus design. With class libraries, programmers reuse only **implementations**, whereas with frameworks, they reuse design. A framework embodies the way a family of related...

...can be achieved. A preferred embodiment of the invention utilizes HyperText Markup Language (HTML) to **implement** documents on the Internet together with a general-purpose secure communication protocol for a transport...Web-based solutions. However, HTML has proven to be inadequate in the following areas.

Poor **performance** ;
0 Restricted user interface capabilities;
Can only produce static Web pages;
Lack of interoperability with...

...28

Sun Microsystem's Java language solves many of the client-side problems by.

Improving **performance** on the client side;
Enabling the creation of dynamic, real-time Web applications; and
Providing...

...e.g., real-time stock tickers, animated icons, etc.) can be created, and client-side **performance** is improved. Unlike HTML, Java supports the notion of client-side validation, offloading appropriate processing onto the client for improved **performance**. Dynamic, real-time Web pages can be created. Using the above-mentioned custom UI components...

...defines Java as: "a simple, object-oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high- **performance**, multithreaded, dynamic, buzzwordcompliant, general-purpose programming language. Java supports programming for the Internet in the...

...can be engineered or at least influenced, and that the work can be organized and **performed** in a structured, systematic manner. Moreover, use of architectural concepts implies that there is something...should be sufficiently clear and robust in order to permit asynchronous development and ongoing re- **implementation** of the components.

Adequate documentation to permit compliance by **implementors**
An auditing mechanism that exercises the specified interfaces to verify that
specified inputs to components...

...Error monitor

Data backup and restore
Help desk

37

Security administration

High-Availability
Hardware management
 Performance monitors
Startup / shutdown procedures
Report management tool
Disaster Recovery
Network Monitoring Tools
Cross Platform Management...

...Content Finder). Questions will include.

For all technology components, have the following characteristics been addressed.

Performance according to specifications?

Reliability of operation?

Ease ...to meet a specific set of user or application requirements. Once an architecture has been **implemented** it is often referred to as an architecture or an infrastructure.

39

The scope of...

...talk about the work.

Perhaps most important, it allows developers to leverage successful solutions when **performing** additional work. Architecture involves repeatable concepts, and so it reduces the time and cost by...

...development tools, allowing less
experienced developers to be more productive

Quality

Usually more experienced developers **implement** the often complex technical components in an architecture. These components are then reused, avoiding duplicated

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complex logic in the applications. Iterations during design, **implementation** and testing often result in refinement and improvement of the architecture components. All users of these components benefit from such improvements, **reducing** the **risk** of failure and ensuring better overall quality in the final application.

Integration

An architecture often...

...data locations.

Horizontal Scaling

Assist in optimal utilization of existing infrastructure resulting in increased application

performance and stability

Isolation

An architecture can be used to isolate the applications from particular products...

...and reusability within and across different platforms or protocols.

The use of architecture frameworks during **analysis** and design can **reduce** the **risks** of an IT to solution. It should improve development productivity through reuse, as well as...

...for change. Architectures provide a basic framework for major change initiatives. Clients' core business is **performed** by strategic applications that will most likely require frequent and rapid development to handle changes...the architecture. As a result, the teams had nine months to define, design, and begin **implementation** of required data, applications, and development architectures. Although in each case these architectures continued to...

...within the architecture, and then reused by all applications.

Increases in the predictability of application **performance** because the run-time behavior of common components is familiar and consistent.

Serves as a...

...advanced should an architect be?

44

It is easy to go overboard when designing and **implementing** a technology architecture. Ideally the architecture should be a thin, well-defined layer that ensures development productivity, maintenance flexibility, **performance** and stability.

A key issue is maintainability and operability. Keep in mind that others may...

...A Delivery Vehicle is an integrated collection of technology services that supports an application style, **implemented** on a distinct architecture generation.

Application style

An application style defines a unique class of...

...broad classification scheme for placing technology, components within a technology era. Delivery Vehicles are physically **implemented** on a distinct architecture generation. Examples of architecture generations include host-based, client-server and...and services 508 that are common across all delivery vehicles.

These core services may be **implemented** using one or several of the Technology Generations; currently Host, Client/Server or Netcentric. Most ...

...just the execution architecture.

A mission-critical high-volume transaction delivery vehicle may require special **performance** tuning tools in the development architecture, as well as real-time monitoring tools in the...

...of base services and products needed for the specific situation.

48

When Delivery Vehicles are **implemented**, they reduce time to **implement** business solutions by providing "Starter Kits" architectures.

When Delivery Vehicles are **implemented**, they leverages technology across the business by.

reducing operations and maintenance costs by limiting the...

...systems and integrate them with new applications. A typical scenario can involve mainframe legacy systems **acting** as servers in a client server architecture, application servers being accessed from both traditional GUI...

...technical in nature, such as financial factors, internal and client politics (say no more), and **implementation** /operational considerations.

When deciding whether to employ a Netcentric solution, i.e. incorporating Web-based...

...operations processes. Due to the relative immaturity of tools and products, they also represent additional **risks** both in technical terms, such as **performance** and reliability, ...technologies. It is important to evaluate whether the application can benefit from a Netcentric style **implementation** immediately or in the future.

50

Even if a traditional client/server approach (e.g...

...53

IT guiding principles 704

G1. The client is an early adopter of new technology.

Implementation of a Netcentric architecture can help the client realize a number of business benefits. However, the introduction of new technology into an organization does have inherent **risks** and can result in a significant amount of change. The client should have a culture... formats enable support for these types of complex documents and applications. Network bandwidth remains a **performance** issue. However advances in network technologies and compression techniques continue to make richer media-enabled...

...to a user community outside of the client's organization is even more difficult to **implement** and manage and will probably be limited to a few key business partners.

B2. The...

...and windows. Web-based user interfaces do not support such interfaces well yet.

B3. Session **performance** is critical to the application or sub-second response times are required for successful use...

...of processing power provided by mainframes allows for the development of applications with very high **performance** requirements.

B3. The application has a requirement for significant batch processing. Mainframes are probably still...of distributing data or business logic to the client. This removes some of the application **performance** benefits which can be seen by a distribution strategy, however, centralized access to the business logic and business data can improve operational stability and **lower** costs.

A current trend is to transform mainframe based legacy systems into data-and application...

...applications one's project will deliver, one may need to use different specialized frameworks.

Most **implementations** today may begin by considering the Netcentric Execution framework, then adding extensions for the delivery...

...architecture should consist of.

NETCENTRIC ARCHITECTURE FRAMEWORK

FRAMEWORK OVERVIEW

Introduction

61

The Netcentric Architecture Framework **identifies** those run-time services required when an application executes in a Netcentric environment. As shown...or Workstations with a graphical user interface running in a Web browser. Servers are usually **implemented** on UNIX, NT or mainframe machines.

A key design decision for a client/server system...

...Limited/cost prohibitive Scalability

Limited availability

Limited reliability

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Security Deficiencies

Network/Database bottlenecks

Low **implementation** flexibility

Limited Asynchronous processing

Three-Tiered or multi-tiered Architectures

Three-tiered architecture describes a...

...it will evolve to serve high-volume, high-integrity, and high-availability environments.

Location and **implementation** transparency - The use of a transaction manager such as Tuxedo allows for service location independence... architectures are highly flexible. This flexibility comes with the cost of being more complex to **implement**.

Limitations.

67

Additional tool (middleware) selection

Longer **implementation** times

Greater development costs associated with additional tier

More complex planning

Additional Skills

Extra Hardware...

...interface (GUI) -- detecting user actions, managing windows on the display, and displaying information in windows.

Implementation considerations

Windowing systems expose their functionality to application programs through a set of application...

...Program Manager for OS/2; X-Windows/Motif,

JavaOS

Desktop Manager 502

Desktop Manager Services **implement** the desktop metaphor. The desktop metaphor as the name suggests is a style of user...

...applications to collect information from the user, edit it according to the display options, and **perform** basic validation such as range or format checks.

Mapping Support - eliminate the need for applications...

...data. These services significantly reduce the application logic complexity inherent to an interactive windowed interface.

Implementation considerations

In traditional client/server applications, forms are windows that contain widgets (text fields, combo...

...layout, entry fields, business logic, and routing of forms. From a developers perspective, these products typically **expose** form and control handling functionality as a set ...tool is also going to be used for application development, how well does the tool **perform** during production?

Computational, network, data retrieval, and display speeds differ for products. Factors to consider...

...databases with minimal impact on the application development. Native database interfaces tend to have better **performance** than open standards such as ODBC.

Will the design tool be used for programming of...

...which must be considered. These features can have an impact on the productivity of programmers, **performance** of the applications, skill sets required, and other tools required for development. These features include...

...support growth in application size, users, and developers.

Exemplary products that may be used to **implement** this component include

JetForms JetForm Design; Lotus Forms; Visual Basic.

JetForms JetForm Design - provides tools...can be more difficult for first time or infrequent users. This point is important when **implementing** electronic commerce solutions where the target customer may use the application only once or very...

...interface is the fact that it allows multiple windows to be open at one time.

Implementation considerations

Is there a need to manage multiple instances of a window object? Windows Interaction...the CSS standard for layout control and Web document object manipulation. In contrast, Netscape's **implementation** of DHTML in Communicator 4.0 uses a proprietary "Dynamic Layers" tag, which assigns multiple...enables elaborate multimedia presentations to be created out of smaller, less bandwidth-consuming components.

82

Implementation considerations

Many features such as graphics, frames, etc. supported by Web Browsers today were not...

...distinct entity, may even fade away with time.

Exemplary products that may be used to **implement** this component includes Netscape Navigator; Netscape Communicator; Microsoft Internet Explorer; Netscape LiveWire; Netscape LiveWire Pro...controls can be written to add new features like dynamic charts, animation or audio.

86

Implementation considerations

Viewers and plug-ins are some of the most dynamic segments of the browser ...

...capability of the browser in its next release.

Exemplary products that may be used to **implement** this component include Real Audio Player; VDOLive; Macromedia Shockwave; Internet Phone; Web 3270.

Real Audio...

...forms basically providing the presentation and collection of data without validation or mapping support. When **implementing** Forms with HTML, additional services may be required such as client side scripting (e.g...

...of ActiveX documents these differences are getting narrower.

Exemplary products that may be used to **implement** this component include JetForms JetForm Design; Lotus Forms; Visual Basic; Front Page.

FrontPage - Web site...

...Hyperlink - the Internet has popularized the use of underlined key words, icons and pictures that **act** as links to further pages. The hyperlink mechanism is not constrained to a menu, but...and languages. The Virtual Reality Modeling Language (VRML) is one such language gaining in popularity.

Implementation considerations

The hyperlink metaphor makes it possible for the user to jump from topic to...

...corresponding page or window which is to be launched.

Exemplary products that may be used to **implement** this component include Silicon Graphics Open Inventor; VREAM VRCreator; DimensionX Liquid

Reality.

There are many...

...previewing of paper or photographic documents which contain screen data, application data, graphics or images.

Implementation considerations

Printing services must take into consideration varying print scenarios common in Netcentric environments, including...

...all required environments, are small in size and extensible as requirements demand.

How important is **performance** ?

92

In general, **performance** of data access and printing should be considered. Some typical benchmark tests include table scan...to consider the type of support. For example, native database interfaces tend to have better **performance** than open standards such as ODBC. Another possible consideration is how well the product accesses...

...as a security system by controlling which users have access to certain data, and increases **performance** since only the data users need gets downloaded to the report engine, thereby reducing network...

...end user query and decision support type applications. In contrast, functionality that allows for the **implementation** of complex reporting requirements will outweigh ease of use for applications whose objective is creating...

...to invoke validation or processing logic when an end user "acts on" an application object. "**Acting** on" an object may include single clicking, double clicking, dragging, or sizing.

Input Device 1320...

...variety of input technologies (i.e. pen based, voice recognition, touchscreen, mouse, digital camera, etc.).

Implementation considerations

95

Voice response systems are used to provide prompts and responses to users through...

...Database Services include: Storage Services, Indexing Services, Security Services, Access Services, and Replication/Synchronization Services

Implementation considerations

The core database services such as Security, Storage and Access are provided by all...

...as Hewlett-Packard and Sun Microsystems.

Microsoft SQL Server - the latest version of a high- **performance** client/server relational database management system. Building on version 6.0, SQL Server 6.5...databases are replicated on alternate server(s): better availability or recoverability of distributed applications; better **performance** and reduced network cost, particularly in environments where users are widely geographically dispersed; etc.

98

Synchronization Services **perform** the transactions required to make one or more information sources that are intended to mirror each other consistent. This function may especially valuable when **implementing** applications for users of mobile devices because it allows a working copy of data or...

...When Sybase refers to Replication it only means copying data from one source to another.

Implementation consideration

Replication/Synchronization Services are sometimes supplied as part of commercial databases, document management systems...

...Depending on the configuration (real time vs. nightly replication, etc.), there is a potential to **reduce** communications costs since the data access is local.

Is scalability an issue?
With users, data...

...across multiple computers, scalability is less of a problem.

Can users benefit from the increased **performance** of local data access?
Access to. replicated data is fast since data is stored locally...

...automatic copies of a database reduces locking conflicts and gives multiple sets of users better **performance** than if they shared the same database.

100

Product considerations

What is the current or...specific server calls. It handles security, authentication, statistics gathering and some system management tasks.

103

Implementation considerations

Gateways may create bottlenecks, because all the clients go through a single gateway.

Security...

...provide access control at the database, table, or row level as well as concurrency control.

Implementation considerations

Will the application be used in a distributed environment?

In a distributed environment, the...are replicated on alternative server(s): better availability or recoverability of a distributed application; better **performance** ; reduced network cost; etc.

Synchronization Services **perform** the transactions required to make one or more information sources that are intended to mirror...

...then be able to synchronize with the central server at a given point in time.

Implementation considerations

107

Products such as Lotus Notes and Microsoft Exchange allow remote users to replicate...

...that the users can work disconnected from the network. When reattached to the network, users **perform** an update that automatically exchanges information on new, modified and deleted documents.

Note: Both Lotus...

...more complex problem and involves several alternative methods. The Windows file manager is a simplistic **implementation** of a hierarchical organization of files and collection of files. If the user model of... parts of the system architecture (e.g., application and database layers) results in robust security.

Implementation Considerations

Is data translation required?

Communications middleware can translate data into a format that is... customer-specific information to a delivery receipt form and fax the form to a customer.

Implementation considerations

More sophisticated out-bound fax architecture services are required for supporting fax-back applications...

...Andrew File System. Similar to NFS, but differs in, terms of the name space, system **performance**, security, etc. AFS is distributed by Transarc.

IBM/Transarc's Distribute File System (DFS) - a...

...that offers replication, security, etc.

Paging 714

Wireless short messaging (i.e., paging) can be **implemented** through wireless systems such as paging networks, GSM voice/data networks, PCS voice/data networks...of uses of Phone virtual resources.

PC Telephony - PC telephony products allow desktop computers to **act** as conduits for voice telephone calls.

Internet Telephony - Internet telephony products enable voice telephone calls...

...to the host processor. If connecting from a PC to another PC, the workstation might **act** as a remote control terminal (e.g., PCAnywhere).

The following are examples of Terminal services...

...as if the remote applications are running on the client.

rlogin - a remote terminal service **implemented** under BSD UNIX. The concept behind rlogin is that it supports "trusted" hosts. This is...

...manage, the print server may run on a dedicated machine or on a machine that **performs** other server functions. A primary function of print servers is to queue print jobs sent...

...Audio/Video services allow nodes to interact with multimedia data streams. These services may be **implemented** as audio-only, video-only, or combined audio/video.

Audio services - Audio services allow components...or both) to end users
Manages buffering of data stream to ensure uninterrupted
viewing/listening

Performs compression and decompression of data
Manages communications protocols to ensure smooth delivery of content
Manages...

...a logical representation of all resources in the enterprise. In addition, the Directory service can **act** as a single point of entry into the network, meaning users can receive access to...

...on authentication and authorization, refer to the Comm. Security service.)

In summary, the Directory service **performs** the following functions.

Stores information about network resources and users and tracks
relationships Organizes resource...

...a de facto standard for accessing X compatible directory information in an Internet/intranet environment.

Implementation considerations

One of the most popular network directory services is Novell Directory Services (NDS) used...services such as File Transfer, Message Services, and Terminal Services. A Name service can be **implemented** on its own, or as part of a full-featured Directory service.

Core Messaging 1528...

...services, Specialized Messaging services, includes services that extend Core Messaging services to provide additional functionality.

Implementation considerations

Is guaranteed delivery required?

RPCs do not support guaranteed message delivery techniques such as... system may be supported in a future release. It is important to request references of **implementations** of the platforms and operating systems that are important to your specific environment.

135

What...

...TCP/IP vendor that the client has selected.

Is a quick response time critical?

RPC **performance** may vary between products based upon the internal mechanisms and techniques of the product. For example, slow **performance** may be due to the processing overhead associated with each RPC call. Some RPC products may improve **performance** by utilizing special techniques used to invoke the server every time a client request arrives.

Performance should be considered as a product differentiator.

What level of security is required?

136

There...OSI (Open Systems

Interconnection) standard for file transfer, file access, and file management across platforms.

Implementation considerations

Additional options for File Transfer Services in a homogeneous environment could include the native...

...control returning to the main program once the called function completes its task.

Because RPCs **perform** this mechanism across the network, they pass some element of control from one process to...

...the client is dependent on the response from the server, it is normally blocked from **performing** any additional processing until a response is received. This type of synchronous data exchange is...

...MOM request, allowing the reply to arrive at a subsequent time. Thus, unlike RPCs, MOM **implements** a "non-blocking" or asynchronous messaging architecture.

Message-Oriented Middleware products typically support communication among...

...OS/2, Macintosh, UNIX, and mainframes).

There are three types of Message-Oriented Middleware commonly **implemented**.

Message Passing

Message Queuing

Publish and Subscribe

Message Passing - as illustrated in Figure 17, is...

...publishes) a message, which is then forwarded to all processes that subscribe to it.

141

Implementation considerations

When trying to decide whether to use MOM technology, keep the following characteristics of...an unreliable network.

Enhanced message distribution carries more business information, while minimizing use of networks.

Performance improvements gives message transmission at least 8 times faster than previous versions
Resource Coordination ensures...

...C++, Java and PL/1, and interoperability with current and previous MQSeries versions.

Easier **implementation** because MQSeries now has the same install and use characteristics as other IBM Software Servers...

...Media Server; Progressive Networks Real AudioNideo; Vxtremes WebTheater
The following are examples of products that **implement** Streaming Messaging (based upon RTSP or other standards or proprietary approaches).

146
Netscape's Media...

...An example of a specialized messaging service is Mail Messaging. Mail Messaging is a specialized **implementation** of store-and-forwarding MOM (message-oriented middleware) messaging, in that Mail Messaging defines specialized...to download message header information and then decide which e-mail message contents to download.

Implementation considerations
A number of E-mail servers from vendors including HP and Netscape are built...

...Mail products are based on the open Internet standards defined above.

Netscape Mail Server - Netscapes **implementation** of an open standards-based client/server messaging system that lets users exchange information within...

...supports seven bit characters in e-mail messages); UUencode and UUdecode utilities on end nodes **perform** the conversion.

Database Access 1542
150
Database Messaging services (also known as Database Access Middleware... TCP/IP, SPX/LPX, SNA, etc.); includes verbs such as connect, send, receive, and disconnect; **performs** transparent protocol bridging by allowing multiple protocols to reside simultaneously on each node.

Sybase's...

...applications must use to access the ORB Services. The two major Object Request Broker standards/ **implementations** are.

Object Management Group's Common Object Request Broker Architecture (CORBA)
Microsoft's (Distributed) Component...

...a uniform and standard way. The COM standard is partly a specification and partly an **implementation**. The specification defines mechanisms for creation of objects and communication between objects.

This part...

...operating system. Any language can be used as long as the standard is incorporated. The **implementation** part is the COM library which provides a number of services that support a mechanism...

...object model to other platforms such as Macintosh, UNIX, etc. Figure 22 illustrates COM Messaging.

Implementation considerations

Although ORBs provide a mechanism for transparently communicating among components located locally or remotely, **performance** issues need to be thoroughly addressed before moving components ...will take longer than having the same communication between components located on the same machine. **Performance** is dependent on what type of network is available (LAN, type of LAN, WAN, type...

...be divided into the following categories.

CTIPla@form-Specific Products - products that can only be **implemented** on the hardware of a specific vendor.

CTI Telephony-based API Products - include proprietary PBX...

...of EDI messages according to the various public message layout standards.

EDI messaging can be **implemented** via electronic mail or customized message-oriented architectures.

Implementation considerations

EDI messages have traditionally been sent between companies using a VAN (Value Added 1...

...The gateway provides an ability to access and manipulate the data in the legacy system.

Implementation considerations

Legacy systems hold critical data which must be accessible by new Netcentric computing solutions...Communications Services layer, encryption occurs at the top of the protocol stack and is typically **performed** within an application (e.g., an e-mail application, a Web browser). This is an...

...has two main components: the encryption algorithm, which is the series of steps that is **performed** to transform the original data; and the key, which is used by the algorithm in...

...data is encrypted inside the network layer header, therefore relying on the network layer protocol.

Implementation considerations

The advantage of SSL over S/HTTP is that SSL is not restricted to...

...occurs after

the user has been properly authenticated.)

The following are examples of ways to **implement** Authorization services.

165

Network Operating Systems - Authorization services are bundled with all network operating systems...

...user. The proxy manages a database of allowed user actions, which it checks prior to **performing** the request.

Servers, Applications, and Databases - Authorization can occur locally on a server to limit...days of the week, and restrict access to certain sites altogether.

Netscape Proxy Server - high- **performance** server software for replicating and filtering access to Web content on the Internet or an...

...Technologies Voice Guardian; National

Registrars NRIIdentity; Kerberos; VeriSign

The following are examples of products that **perform** authentication.

user IDs and passwords

operating systems: Microsoft Windows NT, Novell NetWare, UNIX, etc.

application...

...in order to help the client and server communicate regardless of the different network functions **implemented** on each platform.

An intelligent communications fabric monitors and routes data flows and provides functionality...on the node to have their own communications paths.

172

(Some transport services do not **implement** all of the listed functionality. For example, the UDP protocol does not offer connection control...

...of receiving a packet, selecting an appropriate outgoing path, and sending the packet. Switching is **performed** by routers and switches within the communications fabric. Switching can be **implemented** in the following ways.

For some network protocols (e.g., IP), routers draw upon dynamic...

...X.25

SMDS (Switched Multimegabit Data Service)

The following are examples of network components that **perform** Packet Forwarding/Internetworking.

routers

switches

ATM switches, Frame Relay switches, IP switches, Ethernet switches, Token ...products; AltiGens AltiServ; Lucent's Internet Telephony Server

The following are examples of PBX products, which **perform** circuit switching within private telephone networks.

Lucent's Definity

Nortel's Meridian

The following are examples of central office (telephone company) switches, which **perform** circuit switching within the public telephone network.

Lucent's E5S

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Nortel's DMS

The...

...the Internet or intranets.

Transport Security 2410

Transport Security services (within the Transport Services layer) **perform** encryption and filtering.

Transport-layer encryption

Encryption within the Transport Services layer is **performed** by encrypting the packets generated by higher level services (e.g., Message Transport) and encapsulating...

...UDP. IPSec will be included as part of IPng, or the next generation of IP.

Implementation considerations

179

Firewalls can also provide a single point of access to the company's network...

...F-Secure VPN; Racal's Datacryptor 64F

The following are examples of vendors of products that **perform** Transport-level encryption.

routers.

Cisco Systems
Bay Networks
3Com Corp.
firewalls.

Check Point's Firewall...

...Fellows' F-Secure VPN

Racal's Datacryptor 64F

The following are examples of products that **perform** Transport-level packet filtering.

firewalls.

Check Point FireWall-1 - combines Internet, intranet and remote user...

...power-on and connect to the network.

181

The following are examples of standards that **implement** Network Address Allocation and allow a network node to ask a central resource for the... technologies, as long as all intermediate nodes are RSVP-capable.

IP Stream Switching - improves network **performance** but does not guarantee QoS.

IP Switching - IP Switching is an emerging technology that can...

...layer provides the following capabilities.

Final framing of data for interfacing with the physical network.

Performing , receiving, interpreting and **acting** on signals from the communications fabric.

Transferring data through the physical network.

The technologies used...

...Access services manage the low-level transfer of data between network nodes. Media Access services **perform** the following functions.

Physical Addressing - The Media Access service encapsulates packets with physical address information...

...or due to excess network traffic at a node.

Error Recovery - The Media Access service **performs** error recovery, which is the capability to detect and possibly resolve data corruption

that occursEncryption - The Media Access service may **perform** encryption. (Note that encryption can also occur within the Communications Services layer or the Transport...

...provide for load balancing across processors or machines and location transparency for distributed transaction processing.

Implementation considerations

Does the system access nonrelational data?

Some TP monitors provide a method of accessing...using TP monitors. For example, the load-balancing feature in itself can help increase system **performance** . Also, the administrative facilities can help simplify system management.

Is Data Dependent Routing Necessary?

Data...the layers on which CICS/6000 is built). (NOTE: VIS/TP and UniKix are also **implementations** of CICS in the UNIX environnient, but they ere not included in this evaluation.)

Possible...

...as

RDBMSs, files and message queues to ensure completeness and integrity of data.

Transares Encina - **implements** the fundamental services for executing distributed transactions and managing recoverable data, and various Encina extended...

...Viper) - a component-based transaction

processing system for developing, deployment, and managing high performance

performance, and scalable enterprise, Internet, and intranet server applications. Transaction Server defines an application programming model to develop highly-available systems (24x7)

Has been **implemented** with PowerBuilder, VisualBasic, Motif clients, and Unix batch systems.

Cons of Using Tuxedo

Tuxedo for...

...services that allow multiple applications to share data with integrity.

The transaction management services help **implement** the notion of a transaction -- a set of computations producing changes to recoverable data which...

...systems or databases. Transaction Partitioning Services provide the application with a simple single transaction view.

Implementation considerations

Must the system support logical transactions that occur across heterogeneous application servers and databases...

...that supports programs written in Visual Basic.

Virtual Machine 2706

Typically, a Virtual Machine is **implemented** in software on top of an operating system, and is used to run applications. The...

...virtual machine

Virtual machines such as the Java virtual machine or the Smalltalk virtual machine **implement** their own versions of operating system services in order to provide the application with complete platform independence.

Java virtual machine - software **implementation** of a "CPU" designed to run compiled Java byte code. This includes stand-alone Java...

...execution and supports platform independence.

206

System Services 2708

Services which applications can use to **perform** system-level functions. These services include.

System Security Services, Profile Management Services, Task and Memory...

...language and color preferences to basic job function information which may be used by Integrated **Performance** Support or Workflow Services.

Implementation considerations

Is there a need for the application to have its own profile file? All...that the correct versions of required Execution Architecture components and other application components are available.

Implementation considerations

In client/server applications, it may be necessary to **implement** Environment Verification Services to ensure that the client and server applications are of a compatible...

...for scheduling, starting, stopping, and restarting both client and server tasks (e.g., software agents).

Implementation considerations

Memory management, the allocating and freeing of system resources, is one of the more...

...removes, in theory, the problem of memory management, by providing a garbage collector; although, its **implementation** is not very efficient in current **implementations** of Java. Future releases of the Java VM promise a background-running garbage collector with significantly increased **performance**.

Application Services 2718

Application Services are miscellaneous services which applications can use for common functions...

...specific functions within an application to specific users or user types (e.g., secretary, manager).

Implementation considerations

In the Netcentric environment, application security becomes a more critical component primarily because there...

...the systems support team in recreating the sequence of events that led to an error.

Implementation considerations

Error Handling

Primarily there are three types of errors: system, architecture and application.

System...

...complex coding, to streamline the development effort by reusing common services, etc. These architecture functions **perform** services such as database calls, state management, etc.

Application errors are also those which occur...local databases.

The popularity of the Internet's HTTP protocol has revived the potential need for **implementing** some form of Context Management Services (storing state information on the server). The HTTP protocol...

...subsequent programs in a conversation.

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Advances in Netcentric technologies now offer additional options for **implementing** state management on both the client and server machines.

Possible Product Options

NetDynamics Inc. NetDynamics...

...changes, the data simply needs to be updated; no application logic needs to be modified.

Implementation considerations

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Is there a need for the codes table functionality?

Most applications need code...

...extensively, then storing the code/decode information in the profile file will slow down the **performance** of the application because of the overhead of accessing flat files.

What basic services are...

...across a set of applications (e.g., Date Routines, Time Zone Conversions, Field Validation Routines).

Implementation considerations

Does the client operate in different date/time zone?

In most large scale distributed...SAP or Peoplesoft to external custom applications that have been previously developed by the client.

Implementation considerations

Where possible, Application Integration Interfaces should make use of the Component Model defined by...

...dominant Component Frameworks include.

1. ActiveX/OLE - ActiveX and Object Linking and Embedding (OLE) are **implementations** of COM/DCOM. ActiveX is a collection of facilities forming a framework for components to...

...that present well defined interfaces or methods that containers and other components can call. Containers **implement** the part of the ActiveX protocol that allows for them to host and interact with...

...OLE. Ironically, one of the more popular uses of OpenDoc tools is for creating and **implementing** OLE clients and servers. Because OpenDoc provides a more manageable set of APIs than OLE...

...S

Distributed Common Object Model (DCOM). ONE also complies with Sun Microsystems Java technology.

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Implementation considerations

An architecture that utilizes components brings many of the benefits of object orientation to...(become disabled) is placed here.

Process components typically contain the logic associated with business transactions **performed** on data. This is often the point where transaction commit/rollback occurs.

These components are...

...of data. However, in addition to data access, these components may often be used to **perform** manipulations involving the processing of data within the domain of that component. For example, a...Internet Information Server (US); Oracle WebServer

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The following are relevant products for providing or **implementing** HTTP Web Server Services.

Netscape Enterprise Web Server

An enterpn'se-strength Web server that...

...SNMP.

Microsoft Internet Information Server (IIS)

A free add-on product for NT Server that **implements** basic HTTP services. Future versions of NT Server (4.0 and beyond) will have HTTP...

...appears instantly on the subscribers computer screen.

Batch Services (B2060)

Batch processing is used to **perform** large scale repetitive processing where no user involvement is required as well as reporting. Areas...

...high availability (e.g. 24 hour running). In addition close attention must be paid to **performance** as batch systems usually must be processed within strict batch windows.

The design of batch...

...windows. Concurrent batch and on-line processing poses serious challenges to data integrity, throughput and **performance**.

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Batch application programs can include business processing such as payroll, billing, etc. and can also...

...for the reporting system.

Report Definition Services. These services receive and identify the report request, **perform** required validation routines, and format the outputted report(s). After the request is validated, the...a table of reports is examined in order to gather additional report-specific information and **perform** required validation routines for the report request. After the report identification and validation functions have...

...writer modules. Each API requests a specific report service (generation, printing, or deletion) which is **performed** by a report manager module.

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The report process maintains an internal database table, a...report records are removed from the table only after the output reports have been archived. **Implementation** and frequency of this table cleanup is to be determined in systems management design.

Report...

...the report status table.

The report file is removed from disk.

Status information requests are **performed** directly from the API using Information Access Services APIs. No interaction with the report process is necessary, which results in improved **performance**.

Modules

Figure 32 shows the module hierarchy for the custom report process. The figure shows...

...as the number of reports found.

Control Reports. The Control Reports function is responsible for **performing** various operations on reports. The following services are provided.

Delete a report request and any...

...ID is passed to identify the report.

EVALUATION CRITERIA

There are two primary approaches to **implementing** a reporting architecture: custom and package. Evaluating custom and package solutions involves both functional and...certain reports be restricted to authorized users. The report architecture should provide a mechanism for **implementing** report level security. This security

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must be in place on all platforms with the...

...at the report section, page, or field level would provide greater flexibility in determining and **implementing** report security. This is a desirable, though not mandatory, requirement of the report architecture.

12...work order for a special meter reading to a meter reader who is available to **perform** the task. In production workflows the processes are predefined, whereas ad hoc workflows are created...

...next role, which can be done in the following ways.

Serial - the tasks are sequentially **performed** ;
Parallel - the work is divided among different players;
Conditional - routing is based upon certain conditions...

...process and knowledge of the organization's workflow processing rules.
Rule Management Services are typically **implemented** through easily maintainable tables or rule bases which define the possible flows for a business...important administration tools. Some of the areas for monitoring for improvement are employee productivity, process **performance** , and forecasting/scheduling.

Where any Bann of customer service is involved, features like status reports...needs to execute a business function. This could increase network traffic, which may degrade application **performance** . On the other hand, having the business logic execute on the client, may require longer...

...to execute a business

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function. This could increase network traffic, which may degrade application **performance** . On the other hand, having the business logic execute on the client, may require longer...

...update existing applications on each client machine.

Another option is to use a tool that **performs** automatic software distribution functions. ...more detailed level. For
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example, how should an architecture be customized to better support **performance** , at the potential cost of increased coupling between components?
Many of these considerations have been...

...tradeoffs between strategy, people, process, and technology Considering issues related to configuration management, testing, and **performance** of object systems

J

Addressing the component development learning curve
Differences between development architecture...

...grasp the context for which they are solving problems.

There was no mandate to express **implementation** within any given particular OO language. Java and Visual Basic have increased in popularity over...

...to be a solid foundation on which to build many types applications. In addition, some **implementations** chose the design syntax of UML. One should see the value of the pattern regardless of the **implementation** personality. Nowhere has this been more strongly demonstrated than in the Eagle Starter Kits. Here, the Eagle Architecture Specification has been documented in patterns and **implemented** in Visual Basic, Java, C++ and a host of execution environments within these language offerings...
aphysical perspective. They view components as independent pieces of software, or application building blocks, that **implement** those real-world business concepts. These are Partitioned Business Components. Developers also emphasize that Partitioned...
...building.

Whereas Business Components model real-world concepts in the business domain, Partitioned Business Components **implement** those concepts in a particular environment. They are the physical building blocks'used in the
...

...Partitioned Business Components based on the realities of the technical environment: distribution requirements, legacy integration, **performance**

constraints, existing components, and more. For example, a project team might design an Order...

...represent customer

On

demand for one or more products, but when it's time to **implement** this concept in a particular client/server environment, it may be necessary to partition the...

...domain. Later in the process, Partitioned Business Components and Engineering Components provide a means for **implementing**, packaging, and deploying the application. They also open the door to improved integration, interoperability, and...

...based on the realities of the technical environment. These constraints include distribution requirements, legacy integration, **performance** constraints, existing components, and more.

Furthermore, to ensure the conceptual integrity of the Business Component ...build the internal workings of each Partitioned Business Component.

Among the many tests that are **performed** during this

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stage, the component, assembly, and **performance** tests are impacted the most by this style of development. A component test addresses a...

...an assembly test addresses the interactions between Partitioned Business Components by testing broader scenarios. The **performance** test is impacted primarily by the techniques one would use to resolve the various **performance** issues.

For example, it's common to run multiple copies of a Partitioned Business Component...

...to think about the process-centric side of the spectrum is by asking, "What role **performs** the process?" For example, it's the picker-packer who picks inventory and packs it...

...Business Component, if a specific business rule is satisfied. Note also that "Step 6" is **performed** within the Billing component itself. Perhaps this is where the invoice is created, reflecting the...Components, but a closer look at the ways in which a business process can be **implemented** in an application reveals two possibilities for process-centric Business Components. A business process can...

...Entity Components 3804 and Business Process Components 3806 are straightforward. The former is the physical **implementation** of an entity-centric Business Component (e.g., Customer), while the latter is the physical **implementation** of an automated process-centric Business Component (e.g., Billing).

User Interface Components 3808, on the other hand, require further explanation.

As mentioned above, a User Interface Component is the **implementation** of a business process that is user controlled, but more explicitly it is a set of functionally related windows that supports the process(es)

performed by one type of user. Examples include: Customer Service Desktop,

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Shipping Desktop, and Claim...

...a design pattern for composite relationships between objects.

A framework is a template for the **implementation** of a particular function (similar to a shell program). It usually embodies a known pattern...situation, as long as it's used for its intended purpose. It knows how to **perform** its services without regard to what's happening outside of its boundaries (e.g., the...

...most important consideration in system design." Therefore, components

must be conceptually whole, and they must **perform** functions that are aligned with their purpose and within their sphere of knowledge. If they ...to emerge, and newcomers are constantly popping up with promising products. Finally, the legal and **commercial** market for **buying** and selling components is not mature. The market for high-level common business objects is...

...coupling.

One will find significantly more interactions between smaller components. This could also lead to **performance** problems. If two or three small components send each other a lot of messages, it Release Design, when the project team documents scenarios and workflows, one can **perform** a second iteration through the identification process.

,The following steps describe one technique for identifying...

...other This section addresses several frequently asked questions that more broadly apply to the physical **implementation** of component- and object-based solutions. The answers are intended to increase the awareness of...

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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

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Detailed Description

Claims

Detailed Description

... at the National Center for Supercomputing Applications (NCSA) released a Web browser called "Mosaic" that **implemented** a graphical user interface (GUI). Mosaic's graphical user interface was simple to learn

yet...

- ...role, i.e., it accepts commands from the client and cannot request the client to **perform** any action.

The communication model under the conventional Web environment provides a very limited level...

- ...a flowchart illustrating the method of conveying which components of a system are required for **implementation** of technology in accordance with one embodiment of the present invention;
Figure 1C-1 is...

- ...more detail of the method of conveying which components of a system are required for **implementation** of technology in accordance with one embodiment of the present invention;
Figure 1D is a flowchart illustrating the method of prioritizing components of a system that are required for **implementation** of technology in accordance with one embodiment of the present invention;
Figure 1D-1 is...

- ...more detail of the method of prioritizing components of a system that are required for **implementation** of technology in accordance with one embodiment of the present invention;
Figure 1E is a...accordance with one embodiment of the present invention;
Figure 1F is an illustration of one **implementation** of operations 10 and 24 of Figure 1A;
Figure 1G is an illustration of one **implementation** of operations 10 and 24 of Figure 1A;
Figure 1H is an illustration of one **implementation** of operations 12, 20, 22 and 26 of Figure 1A;
Figure 1I is an illustration of one **implementation** of operations 14, 16 and 18 of Figure 1A;
Figure 1J is an illustration of one **implementation** of operations 14, 16, 18 and 30 of Figure 1A;
Figure 1K is an illustration of one **implementation** of operation 22 of Figure 1A; Figure 1L is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1M is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1N is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1O is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1P is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1Q is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1R is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1S is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1T is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1U is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1V is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1W is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1X is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1Y is an illustration of one **implementation** of operation 28 of Figure 1A; Figure 1Z is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
Figure 1AA is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
Figure 1AB is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
Figure 1AC is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
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Figure 1AD is an illustration of an architecture diagram for one **implementation** of

operation 28 of Figure 1A;
 Figure 1AE is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AF is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AG is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AH is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure W is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AJ is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AK is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AL is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AM is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AN is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 1AO is an illustration of an architecture diagram for one **implementation** of operation 28 of Figure 1A;
 Figure 2A is a schematic diagram of a hardware **implementation** of one embodiment of the present invention;
 Figure 2B is an illustration of the Integrated...over each of the primary components in such a manner that a viewer would visually **associate** a group of secondary components with the proper primary component. A legend may be provided...

...web presence. By this method, redundant efforts and omissions among the components of a particular **implementation** of a web architecture framework may be effectively conveyed. An example of indicia coding in...

...vendor service is indicia coded to indicate which vendor or vendors provide the services, as **performed** in operation 33. Any component omitted in the framework has no indicia coding, while any...

...1A includes indicia coding for effectively conveying which components of a system are required for **implementation** of technology using the web architecture framework, thereby affording a project definition and an **implementation** plan.

See also Figure 1C. Operation 34 of Figure 1C displays a pictorial representation of...components of the system are indicia coded in order to indicate required components for the **implementation** of the system. See operation 35. An example of such indicia coding is shown in...

...the web architecture framework without indicia coding indicate that such components are not required for **implementation** of technology using the web architecture framework. In contrast, components of the web architecture framework with indicia coding represent components which are required for **implementation** of the technology. In the present
 10
 description, such technology may relate to any sort of use of the web architecture, i.e.

specific commerce **implementations** , etc.

In one exemplary method to determine which components are required for the **implementation** of the system in order to indicia code them in operation 35, a database may...

- ...35a of Figure 1B Also, listings of all components of the framework necessary to the **implementation** of the system are created in the same or a second database in operation 35b...
- ...16 of Figure 1A, the indicia coding may be further employed to indicate priority of **implementation** for components of the system. First, a priority is identified among the plurality of components required for **implementation** of a predetermined technology. See operation 36 of Figure 1D. To accomplish this, referring to 1 5 Figure 1D-1, a listing of all of the components required for **implementation** of the technology using an existing network framework is compiled in operation 36a. Priority may be determined based on a requirement that certain components be in place before other components will **perform** properly. In such case, primary components, which should or must be installed before other secondary...
- ...the first component is a primary component, as selected in operation 36b, which must be **implemented** first. Operation 39 indicia codes a second component and any remaining components of the existing...
- ...component and remaining components are secondary components, as determined in operation 36c, and must be **implemented** after the first component. For example, second components which should be provided only after other...
- ...delivered in a first phase are selected and presented by indicia coding the same. To **perform** operation 41, for example, referring to Figure 1E-1, components of the system that are...5 framework may be made. Figure 1M shows one way the present method may be **implemented** .

As stated above, various vendors may be represented by a unique corresponding indicia coding, i...

- ...in showing such prospective clients or customers a comprehensive view of what it takes to **implement** solutions. Further, new opportunities may be identified through assessment of the displayed information. In various...where "Vendor P, "Vendor 2", etc. each represent a service or product. Operation 26 is **performed** by determining a plurality of network products or services relating to components of a current...
- ...use products in the components of the system where such alliances exist. The procedure for **performing** operation 28 begins by identifying at least one alliance among a plurality of business entities...
- ...to be tested. Looking to Figure 1K-1, it is seen that one method of **performing** operation 61 includes devising a plan for testing the system. See operation 61a. The plan...
- ...capabilities and technologies, indicate support for Internet Protocol, and/or convey any other aspect of **implementation** of technology. The present invention thus ensures a comprehensive **implementation** solution.

Referring again to operation 28 of Figure 1A, and more particularly to Figures U...adjacent each operation, one box for each service providing the main component. If a service **performs** the particular operation, indicia coding representing that service is provided in one of the boxes adjacent that operation. If the service does not **perform** the particular operation, its representative indicia coding will not appear in a box adjacent that...WorkShop

NEOWorks

Personal Java Application Environment

Serviet Development Kit

Product6 ASN.1 Compiler

Business I **Performance** Workshop Fortran
Business1 Visual WorkShop C++
Business1 Workshop Teamware
Testing Tools.

JavaCheck
Java Heap Analysis...suite of pre-built applications that run on
Business2's
Application Server. These applications include **buying** , selling,
merchandising, and delivering content over the Internet.

Produd ECProduct I - Software for the integration...

...I - An Internet- based
corporate procurement application that automates order and
delivery, supports complex trading **relationships** , and allows
for the exchange of information via EDI or the Internet.
PublishingProduct1 - An application...

...through
modifiable business rules and presentation templates.

Search capabilities, including hierarchical
menus, parametric searches by **attribute** , and simple
keyword searches.

BillerProduct1 - An Internet bill presentment
and payment (IBPP) solution, particularly for the banking and
telecommunications industries.

TradingProduct1 - A **commerce exchange**
application that enables trading partners of varying size and
technical sophistication to transact business over...

...platform administration tools to configure, deploy, centrally
manage, and update Business2 Product2.

Business2 A high- **performance** , scalable web server software for
Enterprise Server deploying the largest-scale web sites. Business2
Enterprise...

...Proxy A system for caching and filtering web content, log analysis,
SPryor and boosting network **performance** .

A calendar server that supports the scheduling of meetings,
Bussiness2 Calenda
appointments, and resources for...check for a new version. This
procedure, instituted in the Business3 proxy subsystem improves the
performance of a website. Business3 Caching Server detects images
and automatically compresses them for quick storage...

...architecture framework of the present invention. An overview of the
hardware and software involved in **implementation** 5 of the present
invention will first be described after which the web architecture will
...

...system. Those skilled in the art will appreciate that the present
invention may also be **implemented** on platforms and operating systems
other than those mentioned.

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A preferred embodiment is written...

...a self-sufficient component that does not require other additional
structures, procedures or data to **perform** its specific task. OOP, ...
functions with the same names, but each type of piston engine may have
different/overriding **implementations** of functions behind the same name.
This ability to hide different **implementations** of a function behind the

same name is called polymorphism and it greatly simplifies communication
...

...to represent just about any logically separable matters, OOP allows the software developer to design and **implement** a computer program that is a model of some aspects of reality, whether that reality...collections of collaborating classes that capture both the small scale patterns and major mechanisms that **implement** the common requirements and design in a specific application domain. They were first developed to...

...early days of procedural programming, the programmer called libraries provided by the operating system to **perform** certain tasks, but basically the program executed down the page from start to finish, and...

...rather than program logic, to drive the program and decide when certain actions should be **performed**. Today, most personal computer software accomplishes this by means of an event loop which monitors...

...calls the appropriate parts of the programmer's code according to actions that the user **performs**.

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The programmer no longer determines the order in which events occur. Instead, a program...can be achieved. A preferred embodiment of the invention utilizes HyperText Markup Language (HTML) to **implement** documents on the Internet together with a general-purpose secure communication protocol for a transport...

...Web-based solutions. However, HTML has proven to be inadequate in the following areas.

Poor **performance** ;
Restricted user interface capabilities;
Can only produce static Web pages;
Lack of interoperability with existing...

...scale.

Sun Microsystem's Java language solves many of the client-side problems by.

Improving **performance** on the client side;
Enabling the creation of dynamic, real-time Web applications; and
Providing...

...widgets" (e.g., real-time stock tickers, animated icons, etc.) can be created, and clientside **performance** is improved. Unlike HTML, Java supports the notion of client-side validation, offloading appropriate processing onto the client for improved **performance**.

Dynamic, real-time Web pages can be created. Using the above-mentioned custom UI components...

...defines Java as: "a simple, object-oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high- **performance**, multithreaded, dynamic, buzzword-compliant, general-purpose programming language.

Java supports programming for the Internet in...

...development environment framework and associated guidelines that reduce the effort and costs involved with designing, **implementing**, and maintaining an integrated development environment. IDEA takes a holistic approach to the development environment...the compiler), but also how the tools work together to support the organization as it **performs** well defined processes.

The Business Integration Methodology (BIM) provides valuable information on organizational issues.

39...

...Responsibility What objectives the position is expected to accomplish
Accountability How and by whom the **performance** will be measured
Authority -- The position's decision-making capabilities and limits
In accordance with...

...all security issues are effectively addressed throughout the program
(all business and IT processes).

0 **Act** as facilitator and approving body for all new and existing
initiatives that contain security components...and other security aspects
can be found in the Security in eCommerce Executive Planning and
Implementation Guides to be 1 5 published by Global TIS Security.

Information Management
The Information Management...

...useful to state those areas that are out of scope. The following are not
included.

" **Performance** of daily backups - this is handled by the Environment
Management team
0 Database administration - this is part of the Architecture team
responsibilities
" **Performance** tuning of the information repositories - this is handled
by
Environment Management
Repository Management
The Information...

...of all media content.

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Quality Management
The Quality team is responsible for defining and **implementing** the
Quality Management Approach, which means defining what Quality means for
the Program Leadership, and then **implementing** the procedures,
standards, and tools required to ensure the delivery of a quality
program. The...

...the development of the
business capability,
not to be confused with problem management)
0 Program **Performance** Reporting
Resource Management
Risk Management
Vendor Management
The Project Management team is responsible for producing...

...migration control,
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and for putting in place the policies, processes, and procedures required
to **implement** this approach.

in other words, the team is responsible for maintaining the integrity of
software...

...up to date
0 To optimize processes
0 To test proof of concept
0 To **reduce risk**
The Release Management team is responsible for.

4' Planning the capability release design and development...with the
discrepancies that result from the testing process and the management of
design problems **detected** during verification or validation steps
throughout the development process.

The Problem Management team is responsible...

...can include helping application developers to correctly use the architecture components, providing development support, and **performing** code reviews, and so forth.

As systems become more user-facing, important new roles are...

...of design experts not only leads to more creative and attractive user interfaces, but also **reduces** the **risk** of further alteration to work at a later stage.

b) Usability

Often coupled with Media...

...for the business applications.

In practice, the Technology Infrastructure team is the team that will **implement** the IDEA framework.

The Technology Infrastructure team is responsible for.

Data design and management
Database...

...Operations architecture design and construction

Network design

Technical standards design and documentation

System software selection

Performance tuning of the final system

Security infrastructure development

Note: The responsibilities of the Technology Infrastructure...

...to managing the systems building process

e) Environment Management supports the environment where management processes are **performed**, and where systems are being built

fi Release Management manages the simultaneous ... This additional specification consists of a set of procedures and standards that specify how to **perform** the work and what to produce at each step.

Standards specify what the results should...

...provides

greater opportunity to reap the benefits of a standardized approach

Procedures specify how to **perform** a task. They are generally guided by the methodology but provide information at a lower...

...the tools that support these techniques.

Many processes require individual judgment, and the way to **perform** these processes cannot be specified in detail. In such cases, it may be valuable to...

...integration, so that integrated processes are supported by integrated tools. Tools that support multiple processes **performed** by the same individual must, at a minimum, be integrated at the user interface level and should ideally be integrated at the process level. Tools that support processes **performed** by different individuals may only have to be integrated at the data level.

Security Management...

...of security requirements based on business risk

Development of security standards, guidelines and procedures

0 **Implementation** of security controls

0 Security validation

Security Requirement Definition

Security requirements are the outcome...Security Standards, Guidelines and Procedures

Security standards, guidelines and procedures provide security direction to the **implementation** . They will help define how the security requirements developed through the Risk Assessment must be...

...production system. It will be the responsibility of all developers that these security controls are **implemented** and adhered to throughout the development process.

Security Validation

In order to ensure the security...

...but the reward can be significant. It allows the merging of several releases, which have **implemented** complementary functionality, but which have modified a few shared components.

A single development environment may...

...different locations. In order to keep these repositories synchronized, well defined development processes must be **implemented** .

Repository Management can be divided into the following areas.

Security

Maintenance

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Validation and mass...request database should be used.

Whenever a data element is changed, impact analysis must be **performed** to understand the side-effects. Where-used reports are useful to determine these sideeffects...

...cases, this program can also enforce the standard.

Mass changes to the repository can be **performed** when the validation reports show the occurrence of many standards violations that follow a common...

...include the purpose of the folder and the kinds of contents it should hold.

0 **Perform** regular clean-up, by backing up redundant or misplaced files and then removing them.

Media...

...it is often uneconomical to store everything on-line. For this reason, processes must be **implemented** to manage where data should be stored, and how it may be transitioned from one...to support these processes, but where this is not the case, the processes must be **implemented** manually.

c) Legal Issue Management

When dealing with media, it is often the case that...

...are covered by the following tasks.

0 0623 - Define Quality Management Approach

" 0732 - **Implement** Quality Management Approach

The objective of these tasks is to ensure that, early in the...

...test

Once the key metrics are agreed upon, procedures must be put in place to.

* **Perform** the measurements (these should flow from the development processes in a natural way)

9 Compare...

...capture continuous improvement opportunities. These may include.

0 Gaps identified by metrics

Analysis of program **performance** -internal quality verification results

Process reviews

Capability Maturity Model (CMM) assessments

Suggestions made by program...0680 - Create Program Plan

b) Mobilize Program

07 1 0 - Obtain and Deploy Resources

0730 - **Implement** Management Processes

0750 - Establish Program Management Office

0770 - **Implement** Initial Teamwork Environment*

0790 - Establish Orientation and Training

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c) Manage and Improve Program

08 1 0 - Direct Program

0820 - Execute Management Processes

0830 - Analyze Program **Performance**

0840 - Plan and **Implement** Program Improvements

0850 - Operate Program Management Office

0860 - Authorize Build and Test

0870 - Authorize Deployment...

...change, and migration control characteristics of a given package. The cube can be used to **implement** a table-driven configuration management control system for all software developed on ...development case, a program can have a single release capability mechanism 700 but must simultaneously **perform** maintenance activities 702 for components that are in production 704. There must be an ability embodiment of the present invention.

The ability to **perform** all development stages for a given release can be defined as a development pipeline. The...

...necessary to start building the technical support function before detailed design.

All processes that are **performed** by the Environment management team must be documented in a centralized database that allows quick...

...providing the specified level of service, but frequently relies on external vendors and suppliers to **perform** certain tasks.

For example, hardware service is typically provided by the hardware vendor. To provide...the question, the analysis, and the result in a structured way provides the basis for **performing** smart searches and answering the question quickly. Repeat questions may also trigger.

Additional training

Modifications...

...important part of quality management is ensuring that the Environment Management team understands the key **performance** indicators for service delivery, that these indicators are monitored, and that all personnel are adequately...

...management

Staffing considerations

Production Control

In the development environment, a number of activities must be **performed** according to schedule, including.

Reorganization of databases, including the repository

Rerunning of database statistics

Performing backups

Transportation of backups off-site

Performing periodical file transfers between environments/sites

Preventive maintenance of equipment

Many of these activities can be scheduled and **performed** automatically, but must have some level of manual control to ensure that they are executed correctly. Control **tasks** may include checking and archiving activity logs. Standards and procedures that describe the control function...

...monitoring involves looking at trends and extrapolating them to anticipate problems with disk capacity, system **performance**, network traffic, and so forth.

Failure Control

Failures must often be corrected quickly to restore...and followed up. Systems management planning determines who is responsible and how follow-up is **performed**.

Managing Change Planning

Managing change planning is of great importance in the development environment.

During...

...but representative part of the system using the new environment. Ideally, this test should be **performed** by real developers rather than by the Environment Management team. This may be very helpful...

...managed carefully.

The Managing Change component comprises three sub-components: Controlling Change, Testing Change, and **Implementing** Change.

Controlling Change

1 5 After planning for and scheduling change, it must be controlled. This ties in closely with Configuration Management.

Testing Change

Thorough testing is required to **reduce** the **risk** of productivity loss due to environment changes. Techniques commonly used include.

0 Careful scheduling of...

...custom-built components can be thoroughly verified before they are made available.

In addition to **reducing risk**, testing should also verify that the expected positive benefits of the change are indeed obtained.

Implementing Change

After planning and testing the change to be introduced, it must be **implemented**.

The most common kinds of change in the development environment are the introduction of additional hardware, new releases of databases, subroutines and infrastructure, and upgrades to tools. Each change **implementation** should be viewed as continuous

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improvement so that any difficulties or inefficiencies are analyzed and resulting improvements are planned and **implemented**. To be effective over time, this requires that procedures be documented and regularly reviewed and...

...incentive is to make the Architecture team responsible for all ripple effects and have them **implement** all the application level changes that result from an architecture modification.

Problem Management (212)

Problem...

...problem tracking also helps to facilitate the solution process by

formalizing a procedure for reviewing, **acting** on, and solving problems in a timely manner.

By circulating problem documentation to all affected parties, management can **minimize** the **risk** of misunderstandings at a later date. In addition, the documentation serves as an audit trail to justify design and **implementation** decisions.

It is, however, important to note that not only the software that is developed...

...front. The success of the entire design effort depends on the quality of the work **performed** to gather, document, communicate, and analyze requirements in the early stages. Standards for how to...

...the system will be constructed. Validating that the design actually meets the requirements for functionality, **performance**, reliability, and usability is essential.

The quality of the design process directly affects the magnitude...

...well-designed user interface - the way in which business processes are modeled, how they are **implemented** within the system, and how they are presented to the user all contribute to the...

...reviews and tests both internally, and by target user groups (by using prototypes), helps to **reduce** the **risk** of a poorly received system.

The User Interface has become increasingly important as systems become... and technical issues

Which tools to use and how to use them

76

How to **perform** design validation

When and how to initiate and **perform** functional and technical design reviews

" How to cope with design teams distributed across locations*

5...

...related standards are very important to designers. These standards are discussed in Processes - Information Management

Implementation Considerations

a) Multi-site Development

In the case of systems being developed by multiple parties or across multiple locations, it is vital that a process of regular communication is **implemented**. This communication should involve all the parties involved in the design of the system, and...

...used to assist in reusing existing system components. Most of the time, this work is **performed** manually: one person studies thick listings to understand data layouts and processing rules. The person...guidelines include.

Usability guidelines

Shell usage guidelines

Tools usage guidelines

Test (136)

System test is **performed** to validate that the gathering and transformation of information is complete and correct.

As automation...

...common, due to the proliferation of new technologies and tools which have little or no **performance** track record. It is important that the performance and reliability of such tools and technologies...

...Component-based development may have an impact on the way in which testing should be **performed**.

Standards and Procedures

System test relies heavily on configuration management, repository management, and quality management...

...the construction environment to the system test environment. As test cycles are run and fixes **implemented**, migration can become complex, requiring flexible mechanisms for locking and unlocking system components and analyzing...

...requiring change (either expected results, test-data, or system components)
Define Change Requests (CRs) and **perform** impact analysis
Package those change requests that affect the same areas and that naturally belong together, into change packages
Schedule and staff the changes
Unlock components for change
81

Perform changes and refine impact analysis based on added understanding
Verify changes before re-submitting to system test
Migrate to system test based on updated impact analysis and re-lock components

Implementation Considerations

a) What model of testing does the firm follow?
?f

The following is an overview of...output modules, are subject to component test. The objective is to ensure that the component **implements** the program specifications. At the end of component test, all lines of code should have...

...correctly rolled out at each site. This test, developed by the work cell or team **performing** operational readiness test, should be executed during each site installation by the Quality Management tools...enough to take the place of specialized tools (such as planning tools) in certain circumstances.

Implementation Considerations

a) How secure does the development environment need to be?
In environments where security...

...Collaboration Extensions Framework in the database, and the Collaboration Architecture Framework in the Technology Library.

Implementation Considerations

a) How distributed are the project teams?
On projects with development sites that are...

...relying on individuals to access a central data repository in order to retrieve the information.

Implementation Considerations

a) Is e-mail likely to contain sensitive information?
When setting up an e...security profiles
Managing database contents
Removing obsolete information
Managing resource usage (for example, disk space)

Implementation Considerations

a) What size is the project team?
Teamware will generally only be effective when...

...people to interact both aurally and visually, making for a much richer method of communication.

Implementation Considerations

a) Is there enough bandwidth to support a video conferencing system?
Adding bandwidth intensive...

...have severe effects on the network infrastructure and this must be anticipated. This type of **implementation** is also based on a number of

different, emerging standards. The video conferencing system should...
routed depending on the nature of the case/issue

Which roles exist

Which roles can **perform** which tasks

Which individuals can fill which roles

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Priority of cases (for example, depending...

...Specification of the workflow

Automatic routing of cases

Exception handling if a task is not **performed** within a prescribed
elapsed

• time

Routing of a case based on its contents (for example...

...location of access, successful and unsuccessful access or change
attempts, etc.

c) What are the **performance** implications of the tool?

Some security services, such as content scanning or auditing, may add...

...time and requirements to the system. Tools should be architected in
such a way that **performance** impacts are or can be configured to be
minimal.

d) Does the tool comply with...

...interfaces. Tool vendors may also build part of the integrated
repository by integrating specific products.

Implementation Considerations

a) Is there a desire to enforce consistency in the development effort?
Engagement teams...

...development objects for use during application development activities.
Developers then use these standard objects during **implementation**. As
objects are defined once in the repository and reused throughout the
implementation process, applications display a consistent look, feel,
and flow while enforcing the standards inherent in...

...94

These components can be reused across large development projects to
increase developer productivity and **decrease** the **risks** associated
with coding and testing the same components multiple times.

c) How large is ...costs and benefits of a physical repository versus a
logical repository. A physical repository is **implemented** as a single
product.

Many CASE tools employ this type of repository by housing all...the
network operating system or the DBMS. This approach should be tested
before it is **implemented**.

1) Repository Maintenance

" Creating and Changing Data Elements - As soon as data element
maintenance becomes...used. In these cases, the integration between the
design tools and the repository must be **performed** by the Technology
Infrastructure team. This was achieved on a number of projects that chose
...

...alphanumeric)

0 Length and precision

Window display and internal precision

100

Similar validation can be **performed** on other repository objects
depending on project standards. At a minimum, naming standards must be...

...all information in the same repository. One reason for this is the
repository's physical **implementation**. For example, if the repository is
implemented on top of a relational DBMS, this supporting structure does

not provide good support for...

...described above is handled as an integral part of the system, or by manual processes **implemented** by the Information Management team depends on the richness of functionality provided by the tools...

...types (allowing specialized search facilities)

Capabilities for browsing media content (low-res images, previews)

High **performance** proprietary file systems (both in terms of speed and volume)

Implementation Considerations

a) What formats need to be supported?

The method of Media Content Management depends heavily...

...what media is to be stored. Ensure that the target media formats are understood before **implementing** the Media Content Management approach.

b) Where should media content be stored?

Where to store media content greatly depends on the volume of media to be stored, and the **performance** requirements for retrieving that data. One thing is certain however; when dealing with large quantities of media, it is necessary to employ a dedicated media server, thus avoiding volume and **performance** hits with the rest of the development environment, while allowing the possibility of tuning the media server for optimal **performance**.

The cost of data storage is not insignificant, especially when considering the total cost (not...promotes a customer satisfaction focus and continuous improvement. Quality Management tools support the definition and **implementation** of quality.

A number of integrated Quality Management tools are available that may combine the...

...consistency between components and a given environment is maintained over time as components are changed.

Implementation Considerations

a) Does the testing effort involve numerous applications with common components? Engagement teams frequently...process. The Configuration Management tool provides structure for managing the objects, files, and components and **reduces** the **risk** of lost information caused by version problems, or by items not being migrated properly.

d...

...significantly more complex and therefore, advanced versioning software, including system support for versioning, is required.

Implementation Considerations

a) Should the evolution of the system be tracked in terms of who makes... integration they need at any given time. They can shield themselves from the tentative development **performed** on shared components and test a portion of the system with a stable environment around...

...be able to operate on all the platforms in use, whilst at the same time **performing** Version Control for all components across the entire system.

b) Does the tool provide support for actions...

...productivity gains in later phases of the project.

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c) How easy is it to **implement** batch solutions?

It should be considered if a batch/API interface exists for **implementing** batch solutions.

Change Control (118)

The Change Control system should provide the following features.

Free...

...area affected, and correct locking and unlocking of repository objects and source modules.

1 5 Implementation Considerations

a) Does the project require strict scope control?

Specifications and scope may be changed at any time if Change Control tools and standards are not **implemented**. This can result in the project running over budget, or being delivered late with inconsistent...a vehicle for capturing good ideas. If the project does not have the capacity to **implement** those ideas at present, the Change Control tool can

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be used to capture those...

...tools provide a means of identifying at what point in time a critical change was **implemented** and that information can be used to find out what version existed at that time.

h) Is there a need to evaluate the impact of **implementing** a change on the project ? 1 5 Change control tools typically support some kind of...

...set. Impact analysis is important in order to group changes so that they can be **implemented** effectively.

Multiple changes may affect the same component and it would be wasteful to open that component many times over and **implement** the changes one at a time. Impact analysis can be used to ensure that all relevant changes to that component are **implemented** together, Hence impact analysis is important for scheduling purposes and for estimating cost.

Product Considerations...

...area affected, priority, estimated cost or authorization is important to ensure correct scheduling of the **implementation** of changes. Flexible, customized sorting and reporting based on this classification is required to ensure...

...the tool provide a means of indicating which development team member is best suited to **perform** the **implementation** of that change request? This functionality should be available as part of the scheduling capability...

...should provide capabilities for prioritizing change requests based on business impact and the impact of **implementing** the change.

Does the tool provide capabilities for predicting the cost, risk, and instabilities

created as a result of **implementing** a change request?

These capabilities need not provide completely automated prediction but should

c) Is...tools be able to synchronize source migration across platforms. Unit and system tests are normally **performed** on every platform so the migration tool should be able to promote the components across...

...order of component testing is important as is normally the case for system testing.

In **implementing** a push strategy it is usual for the individual programmer to be responsible for migrating...

...upon an operations architecture. The extent to which the areas of the operations architecture are **implemented** must also be a factor of project size and duration.

The environment management requirements in...

...the distributed system. Many specific monitoring and analysis tools are covered in detail in the Network **Performance** Management practice aid and the Technology Products and Vendors database both available on the

Knowledge...

...running software in the correct sequence.

Backup & Restore

The incremental value of the daily work **performed** on the development project is high. This investment must be protected from problems arising from...is less time-critical than the current environment at a given time. Archiving may be **performed** to I O a medium, which is different from the backup medium, and may involve...

...location of access, successful and unsuccessful access or change attempts, etc.

c) What are the **performance** implications of the tool?

Some security services, such as content scanning or auditing, may add...

...time and requirements to the system. Tools should be architected in such a way that **performance** impacts are or can be configured to be minimal.

Performance Monitoring

Performance Monitoring tools help ensure that the available resources are sufficient to meet the developers' **performance** requirements. These tools can be used to assess end-to-end **performance** of both batch processes such as backups, and interactive processes such as repository-based file retrieval.

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Service Plarmin (124)

Service Planning is the planning required to anticipate and **implement** changes to the following areas.

Service management

Systems management

Managing change

Strategic planning

All these...

...in the business application's production environment. Key types of tools for development environments include **Performance** Modeling and Capacity Planning tools.

Performance Modeling

Performance modeling tools in this category support the analysis of the development environment' s **performance** , as opposed to that of the client/server application 1 5 being developed. A simple spreadsheet may be suitable in some well-known and understood environments, but dedicated **performance** modeling tools should be considered on any project with high transaction volumes or complex environments...

...the rights to review and approve problem analysis tasks as well as problem migration activities.

Implementation Considerations

a) How are problems handled at each stage?

b) How ...system.

0 Design Repository - An impact analysis of a specific component in error will be **performed** directly on the design repository by providing a means to use the appropriate design repository...

...repository and the Problem Management, Test Planning, and Configuration Management components significantly increases productivity and **reduces** the **risk** of errors.

Product Considerations

a) Are there any Problem Management tools identified?

Problem Management tools...what" a system must do.

Design tools are used to specify "how" a system will **implement** these system requirements. They are typically diagramming tools, which graphically depict how the system will...

...aspects to it as well as static relationships, and may not correctly reflect the analysis **performed** in the problem domain.

When a component or object-based approach is used, data modeling is not **performed**. Rather, the object model contains both the data and the behavior associated with an object...

...and DBTools (Rogue Wave) can generate the code necessary to map objects to a database.

Implementation Considerations

a) Can the development process benefit from a DDL generation tool? Data modeling tools allow...

...that is linked back to a set of business data standards.

Failure to achieve an agreed set of definitions will jeopardize the ability of the separate applications to **perform** as a business unit, for example, applications will not be able to share data if...best means of identifying and representing these changes.

g) Is database design going to be **performed**?

The finalized data model is used as a basis for the logical database design. The...

...but are effectively outside the data model.

The data modeling component should be used to **implement** procedures to address all the data definitions that affect the system.

Product Considerations

a) What...being used in the development methodology. These include process decomposition, data flow, and process dependency.

Implementation Considerations

a) Are the processes that the system is to support ill-understood or is ...

...For example, this may be the case if complex interest rate calculations are to be **performed** by the process. An elementary process description may be required for ...events and responses.

For component-based development, event modeling or interaction sequence modeling may be **performed** through interaction diagrams, both at the object and component level. The event model is often used as input for test scripting.

Implementation Considerations

a) Is there a need to capture the essence of how the business functions without...

...events as required to ensure that appropriate next steps in 1.5 the process are **performed** after they have completed their part.

e) Is a real-time system to be developed...

...certain facilities such as intelligent connectors. Simple graphics packages may not suffice at this level.

Performance Modeling

The **performance** of a system must be analyzed as early as possible in the development process. **Performance** modeling tools support the analysis of **performance** over the network. A simple spreadsheet may be suitable in some well-known and understood environments, but dedicated **performance**

modeling tools should be considered on any project with high transaction volumes or complex distributed...

...In the case of Internet-based applications, as the Internet is not a controlled environment, **performance** modeling is limited to those components within the domain of the controlled environment (i.e...

...the case of intranet-based systems, where the environment is controlled from end-to-end, **performance** modeling may be **performed** across the entire system.

Performance modeling for components involves the analysis of the projected level of interaction between components and the level of network traffic generated by this interaction. It is important for **performance** reasons that communication between components is minimized, especially if these components are distributed.

Implementation Considerations

a) Is the system complex or heterogeneous?

A **performance** model ensures that **performance** requirements are met in a complex or heterogeneous environment. **Performance** is usually a critical quality requirement in such environments.

b) Does the system involve extensive...

...over a Wide Area Network? The complexity involved in designing systems over a WAN makes **performance** modeling tools critical to success for such systems.

c) Are there hundreds of users? Are there tens of servers?

Due to the complexity of such systems, **performance** modeling tools are important in ensuring **performance** requirements are met.

d) Do experience and benchmarks indicate that there may be difficulties in meeting

the **performance** requirements as stated for the system?

In this case **performance** modeling tools are critical, since penalties may be incurred if the system does not meet the **performance** requirements. A **performance** model provides a means of deciding early on whether the system is feasible or not...

...may be needed even though it is obvious that the system will meet the current **performance** requirements.

h) Are high transaction volumes or complex architectures expected for the system? Dedicated **performance** modeling tools should be considered for any project that involves high transaction volumes or a complex architecture with several platforms.

Performance is critical for such systems and a **performance** model is required in order to predict and optimize that **performance**.

Product Considerations

a) Does a generic tool such as a spreadsheet package suffice as a **performance**

modeling tool?

A specialized **performance** modeling tool should be used when the system is complex and involves high volumes of...

...to detailed design, to technical design, there is a corresponding sequence of activities involved in **performance** modeling. As the design becomes more detailed, so does the **performance** model. The model may start as a simple spreadsheet and evolve into a collection of...

...modeling tool with its own data model, user interface etc. is a good investment.

A **performance** modeling tool should not be purchased due to a lack of understanding or inexperience of **performance** modeling, since the tool will not clarify the issues any more than a spreadsheet model.

b) Does the tool allow empirical data to be fed back into the **performance** model? **Performance** modeling must be backed up with empirical data at the earliest possible stage. Initially, this will be through **performance** benchmarking usually using a small equivalent of the production system. The results should be fed back into the **performance** models to improve their accuracy. There should be a means of differentiating empirical data from...

...current modeling tools, and requires project naming and structuring standards.

When component modeling is being **performed** using existing packaged software, some form of reverse engineering or importing is required from the...

...model is designed, which defines physical interfaces and locations for components. It is important for **performance** reasons that communication between components is minimized, especially if they are distributed.

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Reuse Support...most important quality of a prototyping tool is its development speed.

If prototyping can be **performed** in hours or days rather than weeks or months, it becomes possible to **perform** more iterations, which explore different options. This may lead to a much better system, given...

...forward and extend the prototype, or throw it away after requirements have been determined and **perform** technical design from scratch. Some prototyping tools offer the possibility of reusing code from the...

...is not part of the execution environment, the use of features that are difficult to **implement** in the target environment should be avoided. Prototypes will set user expectations, which may be difficult to meet once construction starts. Specifically, it is important to ensure that the **performance** of the prototype does not exceed the projected **performance** of the target system. If user expectations are built upon a highly- **performant** prototype, there is the potential of considerable disappointment when the final system is rolled out.

Implementation Considerations

a) Will the target system run on multiple pla@forms?

If so, it may...

...the prototype is a technical prototype as well as a functional one).

b) Is application **performance** an important consideration?

Prototyping tools can be used to identify potential **performance** problems in an application. A development team can use a prototyping tool to **implement** a portion of an application to identify **performance** problems. The team can then use this information to improve designs and provide guidelines and...Prototyping tools facilitate selection between alternative styles of interaction and provide a means of addressing **performance** issues.

g) Do the users have a choice of whether or not to use the...

...Use of such tools during prototyping allows some "qualification" of a product's true capabilities. **Performance**, compatibility with existing client infrastructure, etc., can be tested.

Use of a product during prototyping...

...models of those companies (their willingness to negotiate on issues, pricing, etc.).

n) Is system **performance** an important factor?

Prototyping and benchmarking the **performance** of a technical environment enables possible **performance** problems to be identified as early on as possible.

o) Do the users have little...to ensure that the development team only produce the prototypes using features that can be **implemented** in the development environment. The amount of additional effort required to develop features that are easy to **implement** with the prototyping tool but which require work-arounds in the construction tool should be...

...a number of Integrated.

Development Environments (IDEs).

With component-based development, Application Logic Design is **performed** through object and component modeling. The functionality is captured in use cases, scenarios, workflows and...

...usually produced using MS Word, MS PowerPoint, ABC Flowcharter (Micrografix), or an object modeling tool.

Implementation Considerations

a) Is there a need for logic representation?

Use Application Logic Design tools to graphically...

...that the decision is made whether or not to continue with construction.

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c) Is **performance** modeling required?

Application Logic Design tools can provide a basis for **performance** modeling, based on the processing ability of the CPU, parallelism, and pipelining. The tools can be used to graphically depict system complexity, from which a **performance** model can be derived.

d) Is the programming team inexperienced?

Application Logic Design tools provide...They enable the developer to illustrate the tables, file structures, etc., that will be physically **implemented** from the logical data requirements. The tools also represent data elements, indexing, and foreign keys...

...allow the mapping of classes to relational tables, and which generate any necessary code to **perform** the database operations (e.g. Persistence, DBTools, ...).

There is a tendency (especially when dealing with...

...data model may also change significantly (for DB optimization), further confusing the issue.

There can be **performance** problems with objects mapped to a relational database.

In a worst case scenario, an object...

...select/insert for each table, and as each object is loaded one by one, the **performance** becomes very poor. Some tools provide lazy initialization (only loading the parts as they are...

...likely that in future versions Java or C++ classes will be able to interface directly.

Implementation Considerations

a) Do the design ideas need to be communicated to a large team of...

...the same time enabling the developer to illustrate tables and other structures that will be **implemented** physically.

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b) Is system **performance** a major consideration?

Database design tools become especially important if **performance** is critical, since database design contributes substantially to the overall **performance** of the system.

Database design tools provide quantifiable **performance** data which is a crucial component of the overall **performance** model.

Database Design tools also provide a means to model I/O on devices such as hard disks, optical drives, and tapes etc. This information can be used in a **performance** model.

c) Does the project have multiple teams working on multiple functional domains? The database...

- ...requirements may have to be rationally traded-off against each other. Where these requirements are **performance** related, the trade-off can only be rationalized on the basis of a good database...
- ...design the report layout interactively, placing literals and application data on the layout without specifying **implementation** details such as page breaks. The majority of these tools generate the associated application code...thinking about user interaction with the system, and therefore, the presentation layer of the system.

Implementation Considerations

a) Does the project want to use a single tool for prototyping and GUI design...

- ...that must be considered. These features can have an impact on the productivity of programmers, **performance** of the applications, skill sets required, and other tools required for development. These features include...
- ...databases with minimal impact on the application development. Native database interfaces tend to have better **performance** than open standards such as ODBC.
- i) What level of technical support, documentation, and training... facilitate documentation of these differences for design purposes and allow the design strategies to be **implemented**.
- o) Is the tool integrated with the repository of choice?
The presentation design tools should...
- ...design of each module (clients, services, functions), and to lay the basis for more refined **performance** modeling. To ensure against interface problems, these tools should be tightly integrated with the design...
- ...to document communication interfaces is to define include files, which hold the interface definitions.

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Implementation Considerations

a) Is **performance** simulation or modeling required?
Thorough **performance** simulation or modeling requires a communication model. A **performance** model is particularly important if the system is large, heterogeneous, and complex.

A valid **performance** model can only be created once a detailed communication design has been developed for the system. The **performance** model is derived from the detailed communication design. Communication design tools provide a means of...

- ...etc. as well as the logical design, both of which are used to develop the **performance** model and to simulate **performance**.

b) Is the system migrating from a central to a distributed environment?

c) Is the system...

- ...WAN to a global network?

1 5 When development takes place in a mainframe environment, **performance** is relatively predictable. In a distributed environment, response time is dependent on the communication design...

...to a WAN, or from a WAN to a global network will drastically impact the **performance** of the system, and this type of migration requires the development of a complete communication design from which a **performance** model can be derived. Thus, tools to facilitate the communication design become a critical part...

...Is high network performance required?

Communication design tools are essential in developing systems where critical business **operations** have to have maximum availability and minimum down time. One of the primary contributing factors to high **performance** in client/server environments is a good network design. A good network design can only...

...and designed as entities in their own right. These entities provide a necessary basis for **performance** and module design, which can be shared by all developers.

b) Is there a need for...perspective, and from the very beginning of the development process.

Usability Testing can help developers.

Reduce risk by confirming that they are building the right solution
Identify new system requirements
Decrease development...

...use in a new, client/server system or to restructure the existing system for improved **performance** and maintenance.

Interactive Navigation

Developers use interactive navigation tools to identify requirements for a new...

...it as I/O as well as static relationships, and may not correctly reflect the analysis **performed** in the problem domain.

Repository Population

The repository population tool is used to load the...

...uniform naming standards throughout the system.

Packaged Component Integration (132)

Packaged components are generally third **party** components that provide readymade business logic that is customizable and reusable. These can range from...able to take advantage of (potentially important) upgrades to the component.

d) What are the **performance** implications of using a packaged component?

Components are often developed with a preferred platform in mind.

Components optimized for one platform may have severe **performance** problems on others. If **performance** is a factor (and it nearly always is) ensure that components are designed specifically for...

...editor and a C compiler), or by using proprietary toolkits provided by the vendor.

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Implementation Considerations

a) What level of support is provided by the component vendor?

It is vital...code developed by the team is following project standards as opposed to individual programming styles.

Implementation Considerations

a) Web-based development

Due to the tendency of Web-based applications to combine...

...compatible with all the platforms upon which the application is being developed. Besides compatibility, tool **performance** may be platform dependent.

Source Code Debugger

A source code debugger is a tool used...code generation allows the insertion of traces into raw code in order to aid debugging.

Implementation Considerations

a) Does the project want to isolate developers from the technical environment as much...
...throughout multiple sections of code.

Product Considerations

a) Can the generation tool provide code which meets **performance** requirements? The code/applications generated by the tools vary in **performance**. Optimized code usually results in faster run times. It is important to identify the high...
...generator. Associated with custom building are the issues of added cost and development time, but **performance** can be closely monitored and changes **performed** on the spot.
c) Does the generation tool support the development and execution platform...
...only the wrappers would be impacted, allowing the application and architecture code to remain unchanged.

Implementation Considerations

a) Does the object library really need to be wrapped?
It may not always be...Component-based development may have an impact on the way in which testing should be **performed**.
A number of firm initiatives have conducted considerable research into the field of testing.

Year...

...provide configuration management for multiple versions of data, maintaining consistency among versions of test data.

Implementation Considerations

a) What guidelines should be followed when creating component and assembly test data?
To...definition and maintenance tools define and maintain the relationship between components of a Test Plan.

Implementation Considerations

a) What guidelines should be followed when assembly testing the technology architecture?
When deciding which...
...system components, scripts can be used to verify that the system design specifications are properly **implemented**. An AC Methods job aid provides guidelines for creating product test scripts.
c) What guidelines...
...as the test tool will not be able to re-execute the tests automatically or **perform** full regression tests with little effort. Little or no benefits will be achieved from automation...
...to facilitate the creation and maintenance of test models and to support the planning and **performing** of each test stage. Each test model is stored in a central repository accessible by...stress testing, where a single machine can run scripts simultaneously, emulating large numbers of

users,

Implementation Considerations

a) What development approach factors should be considered when automating Test Execution?
Reinventing Testing Project...

...has identified the following factors that either contribute to or take away from the successful **implementation** of an automated Test Execution tool. Further detail is available through RTP's Test Automation...

...identified the following factors that will either contribute to or take away from the successful **implementation** of an automated Test Execution tool. Further detail is available through RTP's Test Automation...

...following factors that will either contribute to or take away 1 5 from the successful **implementation** of an automated Test Execution tool. Further detail is available through RTP's Test Automation...

...identified the following factors that will either contribute to or take away from the successful **implementation** of an automated Test Execution tool. Further detail is available through RTP's Test Automation...

...identified the following factors that will either contribute to or take away from the successful **implementation** of an automated Test Execution tool. Further detail is available through RTP's Test Automation...

...testing tools

Experience with the technology used on the engagement

Size of the testing team

Performance Management

Performance Management tools support application **performance** testing. Owing to the large number of components in modern systems, **performance** modeling can be a complex task and requires tools to effectively manage the process. These tools monitor the real-time execution and **performance** of software. They help to maximize transactions and response time to the end user. They...

...In the case of Internet-based applications, as the Internet is not a controlled environment, **performance** management tools can only measure **performance** within the domain of the controlled environment (up to the Internet ...the case of intranet-based systems, where the environment is controlled from end-to-end, **Performance** Management may be **performed** across the entire system.

Emulation

Emulation tools emulate components that are part of the target...

...s)

verify the tool(s) will integrate with other planned tool(s) acquisition(s).

General Implementation Considerations

Some key design decisions are specific to the design of certain functions, while others...

...impact need for specific components.

When and how frequently, does the function need to be **performed** ?

The timing and frequency of each function may have an effect on its staffing, the...

...required, the capacity of systems and networks needed to support the tools.

Who will be **performing** the function?

Responsibilities need to be defined for each function, as the set up tasks will differ dramatically depending on whether the function is to be **performed** in-house or outsourced.

In addition, the individuals who will be **performing** the function should be involved in the design of how the function will be **performed** .

Will the function be centralized or distributed?

Central control will mean a stronger focus on remote...

...managed manually, especially if the functions are not directly related to the systems, or are **performed** infrequently. Many of the functions, however, require an interface to the systems, or involve large...to be purchased, suppliers must be assessed on their ability to ensure the availability, reliability, **performance** and user support for these tools will be sufficient to deliver the appropriate levels of...

...data obtained in the event/data generation layer into a more workable form. This layer **performs** functions such as event filtering, alert
172
generation, event correlation, event collection and logging, and...

...Although it may be possible to automate this process, human intervention may be required to **perform** at least some of these management tasks.

EVENT / DATA GENERATION (1314)

Event/data generation interacts...send data to the presentation or repositories components. Management applications tools include capacity planning tools, **performance** management tools, license management tools, remote management tools, systems monitoring tools, scheduling tools, help desk...

...tools even poll the event/data generators for information but these options may impact network **performance** . Web Server management is been introduced as part of the management operations framework. As Corporate Internets and Extranets **implement** Web based software products to sell and advertise business services, corresponding administrative, security, event notification and **performance** requirements must be **performed** similarly for the companies web based system. The critical path issues for Web based server software is typically security and **performance** based levels of service.

Help Desk (1322)

As with End User Services in the centralized...

...necessary technical resources in either IS organizations to ensure the incidents and problems get resolved).

Implementation Considerations

The following are functional requirements for Incident, Request and Problem Management.

Logging Incidents I...

...to each action and the full incident/request history should be available to the person **performing** the update.
Re- assign Incidents /Requests
Possible for incidents and requests to be assigned to...

...As part of Incident Management, incidents are reviewed, analyzed, tracked, escalated as necessary, and resolved.

Implementation Considerations

Will users ...information regarding the work-around is distributed to the appropriate support personnel and user communities.

Implementation Considerations

Will problems be automatically logged or only by manual association with an
1 5 incident...

...impacted by the request. Following such interaction, accepted requests

will be planned, executed, and tracked.

Implementation Considerations

Will users be given access to the Request Management system?

Users will benefit by...

...Although it may be possible to automate this process, human intervention may be required to **perform** at least some of these management tasks.

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Disaster Recove

In the event of a...

...must account for differing levels of disaster whether at a central or distributed site(s).

Implementation Considerations

What is a disaster?

The way in which a disaster is defined will be...

...availability of core business systems as expressed in the agreed service levels and operational levels.

Implementation Considerations

What are some of the limitations that are encountered?

Recovery capabilities span the range...

...according to I 0 the necessary requirements.

Production Control (1332)

Ensures that production activities are **performed** and controlled as required and as intended.

Production Scheduling

Production Scheduling determines the requirements for...Does the tool provide facilities to add color to MODE architecture model?

0 Communication with **Performance** management component to forecast resource requirements, such as near line storage, DASD space, and etc...

Claim

... INDICIA CODING THE COMPONENTS OF THE
SYSTEM IN ORDER TO INDICATE REQUIRED
COMPONENTS FOR THE **IMPLEMENTATION** OF THE
SYSTEM

16

INDICIA CODING THE COMPONENTS OF THE
SYSTEM IN ORDER TO INDICATE A PRIORITY OF

IMPLEMENTATION FOR THE COMPONENTS OF THE
SYSTEM

18

1 0 INDICIA CODING THE COMPONENTS OF THE...

...CODING THE COMPONENTS OF THE SYSTEM IN ORDER TO 35
INDICATE REQUIRED COMPONENTS FOR THE **IMPLEMENTATION** OF
THE SYSTEM

Figure IC

CREATING A DATABASE WHICH INCLUDES A LISTING OF ALL OF...

...CREATING A SECOND DATABASE WHICH INCLUDES A LISTING OF ALL 35b
COMPONENTS NECESSARY TO THE **IMPLEMENTATION** OF THE SYSTEM
COMPARING THE LISTING OF THE ENTIRE SET OF COMPONENTS WITH 35c
THE...

...Figure IC-1

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IDENTIFYING A PRIORITY AMONG A PLURALITY OF COMPONENTS 36
REQUIRED FOR **IMPLEMENTATION** OF A PREDETERMINED
TECHNOLOGY USING AN EXISTING NETWORK FRAMEWORK
PICTORIALLY REPRESENTING THE EXISTING NETWORK FRAMEWORK...

...THE EXISTING NETWORK 38
 FRAMEWORK IN ORDER TO INDICATE THAT THE FIRST COMPONENT
 MUST BE **IMPLEMENTED** FIRST
 39
 INDICIA CODING A SECOND COMPONENT OF THE EXISTING NETWORK
 FRAMEWORK IN ORDER TO INDICATE THAT THESECOND COMPONENT
 MUST BE **IMPLEMENTED** AFTER THE FIRST COMPONENT
 Figure ID
 COMPILING A LISTING OF ALL OF THE COMPONENTS REQUIRED FOR 36a
IMPLEMENTATION OF THE TECHNOLOGY USING AN EXISTING
 NETWORK FRAMEWORK
 POSITIONING PRIMARY COMPONENTS, WHICH SHOULD OR MUST...an a FrP
 Determines it a user or group of wars haw permission to server
perform an operation In a specific application
 C1 Utilizes centralized directory of profiles for entitlement data...
 functional requirements and applications. * Design and integrate security
 a Define and monitor key security 6 **Implement** and maintain security
 into new technology/systems **performance** indicators for
 administration tools o Develop and maintain security business processes
 Analyze security logs and...

...Repository operations 0 Technical Standards Support
 Equipment installation 0 Developers Help Desk
 Network operations 0 **Performance** Monitoring
 System software 0 Design Review
 operations 0 General Technical Support
 0 IS Liaison
 ,Figure...

...Event
 R 'u
 Disaster
 ecovery Manalgemen :1 Management Physical Site
 : :I Management
 Recovery Hardware F- **Performance** 1358
 Maintenance Management
 -Physical Mdnitoring
 Environment initial Installaticin Procurement Inagement
 1356
 1362 1364
 1360
 Figure...THE NETWORK FRAMEWORK 3102
 Figure 31
 1424
 INTEGRATING FINANCIAL SYSTEMS OVER A NETWORK FRAMEWORK 3200
IMPLEMENTING SALES FORCE INTEGRATION OVER THE NETWORK 3202
 FRAMEWORK
 COMBINING HUMAN RESOURCE SYSTEMS OVER THE NETWORK 350
 MONITORING **PERFORMANCE** IN THE SYSTEM 3510
 MANAGING COMMUNITIES OF USERS IN THE SYSTEM 3512
 PROVIDING BACKUP CAPABILITIES...

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00928432

AUTOMATED POLITICAL RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Claims

English Abstract

A risk management method and system for facilitating analysis and quantification of risk associated with **politically** exposed **persons** is disclosed. A computerized **political** risk management system maintains a database relating **individuals** to **politically** sensitive positions and world events. A rating system is used to assess risk based upon...

...be presented to an institution to help the institution properly manage risk associated with a **politically** exposed **person**. A log or other stored history can be created such that utilization of the system...

Detailed Description

... and non-bank financial institutions to manage risks associated with maintaining investment accounts for a **politically** identified **person** (PIP).

Risk associated with maintaining an investment account can include factors associated with financial risk...

...a risk management method and system for facilitating analysis and quantification of risk associated with **politically** exposed **persons**.

An automated **political** risk management system maintains a database relating **individuals** to **politically** sensitive positions and world events. A rating system is used to assess risk based upon...

...shareholders, news media and other interested parties that corporate governance is being addressed through tangible **risk** management processes.

An implementing institution may include, for example, a **bank**, a **trading** institution, an insurance company, a credit card issuer, a trading exchange, a government regulator or...as by rating, and

transferred.

The present invention includes a computer-implemented method for managing **risk** related to **financial transactions** involving a **politically identified person**, the method includes receiving information relating to **political exposure** associated with a **person** involved in a **financial transaction** and structuring the information received according to **political exposure risk** quotient criteria. A risk quotient is calculated using the structured information. A suggested action responsive...

...information received can be gathered electronically or manually and can include the identity of a **politically identified person** and the **person's** relationship to an account holder. The information received can also include the identity of...

...with a transaction can also be calculated.

Other embodiments include a computerized system for managing **risk** associated with a **financial** account, computer **executable** program code residing on a computer-readable medium, a computer data signal embodied in a...

...method and system for managing risk associated with financial accounts that are held by a **politically identified person** (PIP). A computerized system stores information in a database or other data storing structure and relates the information to **individuals** with **political exposure** resulting from sensitive positions and/or world events. A rating system is used to...shareholders, news media and other interested parties that corporate governance is being addressed through tangible **risk** management processes.

An implementing institution may include, for example, a **bank**, a **trading** institution, an Information relating to financial, legal, regulatory and/or reputational risk is received into...invention by operating on input data and generating output.

Referring now to Fig. 3, managing **risk** associated with **financial transactions** with **political exposure** can begin with opening a dialogue with an PIP system 310. Typically, the...

Claim

A computer-implemented method for managing **risk** related to **financial transactions** involving a **politically identified person**, the method comprising: receiving information relating to **political exposure** associated with a **person** involved in a **financial transaction**; structuring the information received according to **political exposure risk** quotient criteria; and calculating a risk quotient using the structured information.

2 The method of...

...the suggested actions are directed towards reducing risk related to an account associated with a **politically exposed person**.

7 The method of claim 2 wherein the suggested action comprises refusing to perform a...

...10 The method of claim 1 wherein the information received comprises the identity of a **politically identified person** and the **person's** relationship to an account holder.

11 The method of claim 1 wherein the information...

...the software

operative with the server to cause the system to:
receive information relating to **political exposure** associated with a
person involved in
a **financial transaction** ;
structure the information received according to **political exposure**
risk quotient
criteria; and
calculate a risk quotient using the structured information.

17 The computerized system...

...medium, the
program code comprising instructions for causing the computer to:
receive information relating to **political exposure** associated with a
person involved in
a **financial transaction** ;
structure the information received according to **political exposure**
risk quotient
criteria; and
calculate a risk quotient using the structured information.

21 A computer data...

...computer data signal is generated by a method comprising the steps
of receiving information relating to **political exposure** associated
with a **person** involved
in a **financial transaction** ;
structuring the information received according to **political exposure**
risk quotient
criteria; and
calculating a risk quotient using the structured information.

22 A method of interacting with a network access device so as to manage
risk relating to **political exposure** associated with a **financial**
transaction , the method comprising the steps of
initiating interaction with a host computer on a communications...

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00806389

**SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT**
**PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTEE**

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

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Fulltext Availability:
Detailed Description

Detailed Description

... accepted and what customer information is tracked during each sale. Some of these servers are **connected** to external, third- **party** services, e.g., the credit server to an external credit card processing network or the...has the responsibility of providing payment on behalf of the customer, to authorize a **commercial transaction** on behalf of such a financial institution, without the **risk** of exposing that information to interception by third parties. Such institutions include, for example, financial...

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

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LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Detailed Description

... to the Customer Quality of Service

Management Process 1302, as shown in Figure 17. The **Customer Quality** of

Service Management Process 1302 encompasses monitoring, managing and reporting of quality of service as...applicants. Assuming that the card holders have been divided into two classes, good and bad **customers**, based on their credit history. The problem can be solved using classification. First, a training...that has the responsibility of providing payment on behalf of the customer, to authorize a **commercial transaction** on behalf of such a financial institution, without the **risk** of exposing that information to interception by third parties. Such institutions include, for example, financial...and enacts terms and conditions of a resulting agreement. WAF ensures the rights of each

party to an electronic agreement regarding a wide range of electronic activities related to electronic information...

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Detailed Description

... each include either a product of a service or both, and may also include third party products and services.

While the available features which are displayed, the features of the items...that has the responsibility of providing payment on behalf of the customer, to authorize a commercial transaction on behalf of such a financial institution, without the risk of exposing that information to interception by third parties. Such institutions include, for example, financial...newspaper and magazine publishers. A cost, however is involved with providing electronic information to individual consumers . For

example, hardware and maintenance costs are involved in establishing and maintaining information servers and...

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00799935

Image available

SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS BETWEEN PARTIES RESIDING AT REMOTE LOCATIONS

SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS COMMERCIALES ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Detailed Description

... a commercial transaction. There is also a need for systems and methods
which reduce the **risks** associated with **commercial transactions**
between remote individuals. Finally, there is also a need for systems and
methods which provide...or if there is a dispute between the seller 908
and the purchaser 910, a **customer** service representative 920
associated with the third **party** entity which is providing the
transaction mechanism may suitably provide any desired customer service
and...

24/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784137

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE
COLLECTION IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION
D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2 20010308 (WO 0116729)
Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150959

Fulltext Availability:
Detailed Description

Detailed Description

... Different kinds of piston engines have different characteristics, but may have the same underlying functions **associated** with it (e.g., how many pistons in the engine, ignition sequences, lubrication, etc.). To... chores involved in displaying menus, windows, dialog boxes, and other standard user interface elements for **personal** computers.

Frameworks also represent a change in the way programmers think about the interaction between...level of acceptance among merchants selling products on the Internet as a way to conduct **financial transactions** (using credit card numbers, passing sensitive information) without the **risk** of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as...

24/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784134

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANTE DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116726 A2-A3 20010308 (WO 0116726)

Application: WO 2000US24188 20000831 (PCT/WO US0024188)

Priority Application: US 99387213 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150446

Fulltext Availability:
Detailed Description

Detailed Description

... of these functions in any piston engine object, a programmer With the concepts of composition- **relationship** , encapsulation, inheritance and polymorphism, an object can represent 'ust about anything in the real world...level of acceptance among merchants selling products on the Internet as a way to conduct **financial transactions**

135

(using credit card numbers, passing sensitive information) without the **risk** of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as...

24/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784125

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PIECEMEAL RETRIEVAL IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA RECHERCHE FRAGMENTAIRE DANS UN ENVIRONNEMENT DE MODELES DE SERVICES D'INFORMATIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116705 A2-A3 20010308 (WO 0116705)

Application: WO 2000US24085 20000831 (PCT/WO US0024085)

Priority Application: US 99386433 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150355

Fulltext Availability:

Detailed Description

Detailed Description

... piston engine object overrides these ceramic specific thennal characteristics, which are typically different from those **associated** with a metal piston. It skips over the original and uses new ftinctions related to...of acceptance among

';q

merchants selling products on the Internet as a way to conduct **financial transactions** (using credit card numbers, passing sensitive information) without the **risk** of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as...

24/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)

Application: WO 2000US14420 20000525 (PCT/WO US0014420)

Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Fulltext Availability:

Detailed Description

Detailed Description

... through

modifiable business rules and presentation templates.

Search capabilities, including hierarchical
menus, parametric searches by **attribute**, and simple
keyword searches.

BillerProduct1 - An Internet bill presentment
and payment (IBPP) solution, particularly for...specified level of
service, but frequently relies on external vendors and suppliers to
perform certain **tasks**.

For example, hardware service is typically provided by the hardware
vendor. To provide the agreed...

15/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07164253 **Image available**
MEASURING METHOD AND SELLING METHOD USING CLOTH MEASURING AND
FRACTIONALIZING OPERATION PROGRAM SOFTWARE

PUB. NO.: 2002-032637 [JP 2002032637 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s): FURUNO SHIGERU
APPLICANT(s): FURUNO SHIGERU
APPL. NO.: 2000-249034 [JP 2000249034]
FILED: July 15, 2000 (20000715)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a cloth selling method effectively using cloth measuring operation program software efficient for consumers.

SOLUTION: When a consumer 1 uses a communication means 2 to access a commodity application file sponsored by a distributor 3 as shown by 6 and uses program software, where the distributor has preliminarily set a unit, to input the request quantity of cloth as shown by 7, program software performs operation as shown by 8. A result 9 is outputted as the purchase quantity, the amount of money for purchase, etc., in the unit of kg, g, t, m, cm, m2, or the like as shown by 10. When the consumer confirms the result and fills a personal attribute column and operates a transmission button to make an application after the result is outputted to a picture as shown by 11, the distributor 3 measures cloth by the quantity requested by the consumer 1 and sells it.

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15/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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06044039 **Image available**
DATA COMMUNICATION SYSTEM

PUB. NO.: 10-327139 [JP 10327139 A]
PUBLISHED: December 08, 1998 (19981208)
INVENTOR(s): YASUKUNI HIROAKI
KANDA TAKAO
APPLICANT(s): ADVANCE CO LTD [470031] (A Japanese Company or Corporation),
JP (Japan)
APPL. NO.: 09-148473 [JP 97148473]
FILED: May 23, 1997 (19970523)
INTL CLASS: [6] H04L-009/08; H04L-009/32
JAPIO CLASS: 44.3 (COMMUNICATION -- Telegraphy)
JAPIO KEYWORD:R138 (APPLIED ELECTRONICS -- Vertical Magnetic &
Photomagnetic Recording); R303

ABSTRACT

PROBLEM TO BE SOLVED: To improve secrecy through simple operation by converting inputted data on the side of transmission, outputting the converted data, sending return data while including an identification code which shows these data and can be recognized by a general-purpose software, and providing data by restoring the converted data based on the identification code on the side of reception.

SOLUTION: A client 01 using a general-purpose personal computer(PC) is connected with a server 02 having an authentication device 06 through modems 04 and 05 and a communication means 03 such as an internet. The general-purpose PC is used for the server 02, the authentication device 06 is incorporated with the secret data and secret algorithms of respective

server and client in the state of loading an IC card or the like, and data are prepared and outputted. The authentication device 06 can prevent **illegal actions** on the side of server by handling a lot of private data as another body such as IC card difficult in fraudulent alteration. Thus, **commercial transactions** or authentication operation is enabled by utilizing a communication terminal using the opened communication means 03.

15/5/3 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014695185

WPI Acc No: 2002-515889/200255

Adapter having security function, and computer security system using the same

Patent Assignee: LEE J W (LEEJ-I)

Inventor: LEE J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002005117	A	20020117	KR 200039093	A	20000708	200255 B

Priority Applications (No Type Date): KR 200039093 A 20000708

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002005117	A	1	G06F-001/00	

Abstract (Basic): KR 2002005117 A

NOVELTY - An adapter having a security function and a computer security system using the same are provided so that an **illegal** user cannot **connect** a computer system and use confidential data in the stock **exchange**, Internet **banking** and electronic commerce, by using the security function on a data network such as an Internet or modem communication.

DETAILED DESCRIPTION - A computer connection unit is connected to a keyboard port of a computer. A keyboard connection unit is connected to a plug of a keyboard. A computer side transmission/reception control unit controls communication to the computer system, and a keyboard side transmission/reception control unit controls communication to the keyboard. A main processing unit generates a secret key, sets up and releases a security mode according to a security mode related command, and transmits information of the computer system and the keyboard. An initial encoding unit encodes the secret key from the main processing unit into the secret key from the computer system when the security mode is set up. A stream encoding unit encodes key code input information from the keyboard to the secret key from the main processing unit, and transmits the encoded information to the computer system when the security mode is set up.

pp; 1 DwgNo 0/10

Title Terms: SECURE; FUNCTION; COMPUTER; SECURE; SYSTEM

Derwent Class: T01; T04

International Patent Class (Main): G06F-001/00

File Segment: EPI

15/5/4 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014659168

****Image available****

WPI Acc No: 2002-479872/200251

XRPX Acc No: N02-378945

Managing premium points for virtual shops by using general server to distribute points and receive customer identification signals

Patent Assignee: G-PLAN INC (GPLA-N)

Inventor: HAYASHI K; SUZAKI K

Number of Countries: 030 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200239344	A1	20020516	WO 2001JP9810	A	20011109	200251 B

Priority Applications (No Type Date): JP 2000342697 A 20001109

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200239344	A1	E	45	G06F-017/60	
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Designated States (National): AU BR CA CN IN KR MX NZ RU SG US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE TR

Abstract (Basic): WO 200239344 A1

NOVELTY - Method consists in a server distributing points and receiving customer IDs when they receive points along with the date and points total. The customer can **exchange** points for **money** or equivalent points for another network shop. A virtual shop collects individual customer **personal attribute** information by referring to their points collected, point exchange transactions between customers and questionnaire-based surveys.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a communication system for managing premium points exchanged between virtual shops.

USE - Method is for managing premium points used in Internet virtual shops.

DESCRIPTION OF DRAWING(S) - The figure shows a premium points management block diagram.

pp; 45 DwgNo 1/14

Title Terms: MANAGE; PREMIUM; POINT; VIRTUAL; SHOP; GENERAL; SERVE;

DISTRIBUTE; POINT; RECEIVE; CUSTOMER; IDENTIFY; SIGNAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014309975

WPI Acc No: 2002-130678/200217

XRPX Acc No: N02-098581

Computer implemented method of automatically compliance checking

transactions on request by receiving a request and assessing a compliance rule selected in accordance with a stored profile of the requesting party

Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); HOM G (HOMG-I); PRASAD T

(PRAS-I); REICH H (REIC-I)

Inventor: HOM G; PRASAD T; REICH H

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200195225	A1	20011213	WO 2001US18654	A	20010608	200217 B
AU 200166802	A	20011217	AU 200166802	A	20010608	200225
US 20020059107	A1	20020516	US 2000210431	P	20000608	200237
			US 2001877439	A	20010608	

Priority Applications (No Type Date): US 2000210431 P 20000608; US
2001877439 A 20010608

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200195225	A1	E	38	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200166802	A			G06F-017/60	Based on patent WO 200195225
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Abstract (Basic): WO 200195225 A1

NOVELTY - A list server provides access to lists of securities with trading restrictions and a rules engine processes compliance requests to determine whether the transaction is permissible based upon the relationship between the parties to the transaction. Compliance determinations are made using a set of rules and a compliance rule set which indicates which rules are to be evaluated and which is generated in accordance with a stored profile of the requesting user and their **relationship** with the other **party** to the transaction. The rules may be assigned priorities which determine how many rules are to be checked in any given case and in what order.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system for performing compliance checking.

USE - Compliance checking **financial transactions**.

ADVANTAGE - Provides a fully automatic process which is fast and flexible.

pp; 38 DwgNo 0/5

Title Terms: COMPUTER; IMPLEMENT; METHOD; AUTOMATIC; COMPLIANT; CHECK; TRANSACTION; REQUEST; RECEIVE; REQUEST; ASSESS; COMPLIANT; RULE; SELECT; ACCORD; STORAGE; PROFILE; REQUEST; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/6 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014299566 **Image available**

WPI Acc No: 2002-120270/200216

Electronic commercial transaction paying system based on network

Patent Assignee: DREAM DATA (DREA-N)

Inventor: BAEK S N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001082796	A	20010831	KR 20008118	A	20000221	200216 B

Priority Applications (No Type Date): KR 20008118 A 20000221

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001082796	A	1	G06F-017/60	

Abstract (Basic): KR 2001082796 A

NOVELTY - An electronic **commercial transaction** paying system based on a network is provided to manage a commodity paying price being generated at an electronic **commercial transaction** of a computer user promptly on a network through a financial account of the corresponding user.

DETAILED DESCRIPTION - A communication network(10) connects to a communication line between a plurality of client PCs(20) and an electronic **commercial transaction** site(30) for a data communication related to a **political** donation thereto. The client PCs(20) have a communication environment for connecting to the electronic **commercial transaction** site(30) providing an electronic commercial service through the communication network(10). The client PCs(20) output user certification data inputted by a user in accordance with a predetermined form being provided from the electronic **commercial transaction** site(30), and perform a communication connection to the electronic **commercial transaction** site(30). The client PCs(20) output a selection signal of a specific commodity to the electronic **commercial transaction** site(30), and the electronic **commercial transaction** site(30) outputs predetermined form data to the corresponding client PC(20) and extracts a financial institution's account identified with the user's account in a price payment, and

connected to a financial settlement institution network(40) through the corresponding financial account data, and progresses a connection to a specific financial institution server(50). The electronic **commercial transaction** site(30) outputs a requesting signal for automatically paying user's commodity paying price of the corresponding client PC(20) to a financial account of the electronic **commercial transaction** site(30).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/7 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014252647 **Image available**

WPI Acc No: 2002-073347/200210

Method for checking history of financial transaction by three party phone call

Patent Assignee: TRUST & TRADE INC (TRAD-N)

Inventor: JUNG D G; SONG G D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001073693	A	20010801	KR 20002473	A	20000119	200210 B

Priority Applications (No Type Date): KR 20002473 A 20000119

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001073693	A	1	G06F-017/60	

Abstract (Basic): KR 2001073693 A

NOVELTY - A **financial transaction** history check method is provided to enable a customer to store a voice message of no abnormal state in the transaction at a CTI(Computer Telephone Integration) server in checking a **financial transaction** history when the customer **transacts financial** services e.g. in an insurance or a stock service so that it can prevent a **financial transaction** accident.

DETAILED DESCRIPTION - The method comprises steps of a service operator receiving an arbitrary insurance contract application document at a branch office and making a CTI server, installed at a head office, **connect** a three **party** phone call, the service operator requesting a customer ID to the customer, asking if the history of the contract is correct and the customer signs an autograph on the contract, the CTI server recording the voice response of the customer at a memory, and the service operator approving the contract by using a terminal if the operator determines that the contract is normal.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CHECK; HISTORY; FINANCIAL; TRANSACTION; THREE; PARTY; TELEPHONE; CALL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014218427 **Image available**

WPI Acc No: 2002-039125/200205

Method for confirming speaker on the internet environment

Patent Assignee: KOREA ADV INST SCI & TECHNOLOGY (KOAD)

Inventor: JANG G J; JUN H S; OH Y H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001055168	A	20010704	KR 9956271	A	19991209	200205 B

Priority Applications (No Type Date): KR 9956271 A 19991209

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001055168	A	1	G06F-017/00	

Abstract (Basic): KR 2001055168 A

NOVELTY - A method for confirming a speaker on the Internet environment is provided to embody a system having an effectiveness and a convenience on a security by extracting a **personal characteristic** through a voice and using the **personal characteristic** to a security.

DETAILED DESCRIPTION - If a user speaks a voice to a personal computer(200) having an Internet phone, a packet loss of the voice speaking(100) is corrected by a packet loss compensating device(400) through an Internet phone(300). In addition, the voice speaking(100) is confirmed by a speaking confirming device(500) being mounted on an output unit of the Internet phone(300). Also, a user certification is performed by a server(600). If a speaking confirming system is provided to an output unit of the Internet phone and a voice loss by a packet loss is corrected, a system capable of performing a security certification in an electronic **commercial transaction** may be developed.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CONFIRM; SPEAKER; ENVIRONMENT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

15/5/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014203469 **Image available**

WPI Acc No: 2002-024166/200203

Method for electronic commercial transaction of ordered type impact absorbing shoes using internet

Patent Assignee: CHOI W S (CHOI-I)

Inventor: CHA H O; CHOI W S; KIM H S; PARK C C; PARK G J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001068021	A	20010713	KR 200120099	A	20010416	200203 B

Priority Applications (No Type Date): KR 200120099 A 20010416

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001068021	A	1	G06F-017/60	

Abstract (Basic): KR 2001068021 A

NOVELTY - A method for an electronic **commercial transaction** of an ordered type impact absorbing shoes using the Internet is provided to buy shoes being adapted to a **personal characteristic** and having an impact absorbing function by designing and manufacturing shoes based on a user's physical characteristic.

DETAILED DESCRIPTION - A client(10) connects to a shoes order managing server through the Internet or another network(20). The client(10) inputs **personal physical characteristic** to the shoes order managing server for buying an ordering shoes. The client(10) searches necessary shoes in the site(30). The inputted **personal physical characteristic** is stored in a database(36). The inputted data are analyzed(37). A characteristic of shoes is explained to the

client(10)(50). Shoes having an impact absorbing function are designed based on the analyzed data(60).

pp; 1 DwgNo 1/10

Title Terms: METHOD; ELECTRONIC; COMMERCIAL; TRANSACTION; ORDER; TYPE; IMPACT; ABSORB; SHOE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014036970 **Image available**

WPI Acc No: 2001-521183/200157

Related WPI Acc No: 2001-607330

XRPX Acc No: N01-386103

Trusted time providing system for electronic commerce transactions , checks and updates internal clock of trusted local clock using trusted third party clock by establishing communication them

Patent Assignee: DATUM INC (DATU-N)

Inventor: DOWD G L; ROBINSON D; TYO D; VAN DER KAAY E H

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200079348	A2	20001228	WO 2000US40168	A	20000608	200157 B
AU 200059371	A	20010109	AU 200059371	A	20000608	200157

Priority Applications (No Type Date): US 99338074 A 19990623

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200079348	A2	E	30	G04G-000/00
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200059371	A		G04G-000/00	Based on patent WO 200079348
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Abstract (Basic): WO 200079348 A2

NOVELTY - The internal clock of trusted local clock (140) is checked by local master clock of trusted third party clock (150) using secure synchronization protocol (160). After checking, the trusted third party clock provides an information, based on which internal clock of trusted local clock is updated.

DETAILED DESCRIPTION - The trusted third party clock and trusted local clock establish synchronized communication using secure synchronization protocol. The trusted third party clock checks the internal clock by analyzing time data transferred between trusted third party clock and trusted local clock. INDEPENDENT CLAIMS are also included for the following:

(a) Remote clock controlling method using master clock;

(b) Remote time stamp certification

USE - For use in application server to perform electronic time stamp authentication in electronic **commerce transactions**.

ADVANTAGE - Secure time stamps at modest cost makes trusted time providing system a valuable asset to electronic commerce. Since secure synchronization protocol allows remote checking control and certification of internal clock using encryption, falsification of time stamp by hackers either attacking through communication channel or in collision with someone from within user's premises is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of trusted time providing system, illustrating **interaction** between trusted third **party** clock and trusted local clock.

Trusted local clock (140)

Trusted third party clock (150)

Secure synchronization protocol (160)
pp; 30 DwgNo 1/8
Title Terms: TIME; SYSTEM; ELECTRONIC; TRANSACTION; CHECK; UPDATE; INTERNAL
; CLOCK; LOCAL; CLOCK; THIRD; PARTY; CLOCK; ESTABLISH; COMMUNICATE
Derwent Class: S04; T01; W01
International Patent Class (Main): G04G-000/00
File Segment: EPI

15/5/11 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013913753 **Image available**
WPI Acc No: 2001-397966/200142
XRPX Acc No: N01-293326

Facile discriminatory mercantile method for use with electronic commerce
portal using discriminatory filter with parametric bias to at least one
party on a list of other parties involved in transaction

Patent Assignee: CLICKS INVESTMENTS LTD (CLIC-N)

Inventor: TYOMKIN B

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200140890	A2	20010607	WO 2000IL790	A	20001127	200142 B
AU 200117276	A	20010612	AU 200117276	A	20001127	200154

Priority Applications (No Type Date): US 99451929 A 19991201

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200140890	A2	E	19	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200117276	A			G06F-000/00	Based on patent WO 200140890
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Abstract (Basic): WO 200140890 A2

NOVELTY - The method involves establishing linkage to an electronic commerce portal for non-contractual matching of parties that have a transaction defined common interest. For each transaction defined common interest, the portal **associates** first **party** offers with second party acceptances. A multi-list data structure is maintained in which for each **party** there is an **associated** list of other parties. Each party is provided with its associated list of other parties. A discriminatory filter is accepted from at least one of parties. The filter has a parametric bias w.r.t at least one of the other parties on its list of other parties. The accepted biases are convoluted into the data structure. Filtered electronic **commerce transactional** access is provided to the portal according to the biases convoluted into the structure.

The step of accepting the parametric bias includes at least one factor w.r.t. to transaction defined common interests

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a program storage device readable by a machine.

USE - For e-commerce.

ADVANTAGE - Combines economic-factor biased search engine with contract initiation.

DESCRIPTION OF DRAWING(S) - The figure shows a facile discriminatory mercantile method.

pp; 19 DwgNo 1/2

Title Terms: DISCRIMINATE; METHOD; ELECTRONIC; PORTAL; DISCRIMINATE; FILTER
; PARAMETER; BIAS; ONE; PARTY; LIST; PARTY; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

15/5/12 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013166708 **Image available**
WPI Acc No: 2000-338581/200029
XRAM Acc No: C00-102681

Composting organic waste materials useful for producing high-quality
nutrient-rich soil additives and fertilizers, comprises utilizing both
aerobic and anaerobic processes simultaneously

Patent Assignee: CARTER W J (CART-I)

Inventor: CARTER W J

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6056800	A	20000502	US 9758808	A	19970915	200029 B
			US 9886739	A	19980529	
			US 99253099	A	19990219	
WO 200048966	A1	20000824	WO 2000US514	A	20000204	200042
AU 200032077	A	20000904	AU 200032077	A	20000204	200103

Priority Applications (No Type Date): US 9758808 P 19970915; US 9886739 A
19980529; US 99253099 A 19990219

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6056800	A		14	C05F-011/08	Provisional application US 9758808 CIP of application US 9886739

WO 200048966 A1 E C05F-011/08

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200032077 A C05F-011/08 Based on patent WO 200048966

Abstract (Basic): US 6056800 A

NOVELTY - Composting organic waste materials utilizing both aerobic
and anaerobic processes simultaneously, comprising forming a cavity in
a compost heap of aerobic material and filling it with anaerobic and
aerobic material, is new.

DETAILED DESCRIPTION - Novel composting of organic waste materials
comprises:

- (a) forming on a solid base, a compost heap of aerobic material;
- (b) removing from the top said heap, a substantial amount of the
aerobic material to form an upwardly opening cavity defined by a lower
portion spaced from the base and by peripheral sides;
- (c) filling a portion of the cavity with a mixture comprising
anaerobic and aerobic materials, where the mixture has an upper surface
terminating below the top of the heap;
- (d) covering the upper surface with a layer of aerobic material to
form a lid for the heap;
- (e) providing sufficient amounts of aerobic material as the lid and
peripheral sides to maintain conditions effective for decomposition of
the mixture;
- (f) maintaining the mixture undisturbed during the decomposition;
- (g) removing the mixture from the cavity and leaving in place the
peripheral sides to create a cavity;
- (h) refilling the replacement cavity with a new mixture of aerobic
and anaerobic material; and
- (i) covering the new mixture with a layer of aerobic material
forming a new lid for the heap.

USE - The method is useful for transforming organic waste materials
into high-quality nutrient-rich soil additives and fertilizers, and
may be used for a wide range of composting operations from a single
compost pile to commercial scale operations, utilizing compost

heaps on scheduled decomposition cycles.

ADVANTAGE - The new method is an improved and accelerated way of composting and decomposition of organic waste materials with reduced **offensive** odors **associated** with anaerobic decomposition, and without the need for auxiliary control devices. Furthermore, the leachates produced from the process are filtered and absorbed by the surrounding mass, thus avoiding underground water contamination. The method is cost effective, utilizing inoculants such as bacteria and other microbes indigenous to the materials for composting. Extraneous decomposition-enhancing chemicals or bacterial cultures are not required.

DESCRIPTION OF DRAWING(S) - The figure shows a diagrammatic view of a compost heap for simultaneous aerobic and anaerobic decomposition.

Compost heap (10)
Control cavity (12)
Anaerobic material (14)
Aerobic material (16)
pp; 14 DwgNo 1/13

Title Terms: COMPOST; ORGANIC; WASTE; MATERIAL; USEFUL; PRODUCE; HIGH; QUALITY; NUTRIENT; RICH; SOIL; ADDITIVE; FERTILISER; COMPRISE; AEROBIC; ANAEROBIC; PROCESS; SIMULTANEOUS

Derwent Class: D16

International Patent Class (Main): C05F-011/08

International Patent Class (Additional): C05F-003/00; C12M-001/38

File Segment: CPI

15/5/13 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012088379 **Image available**

WPI Acc No: 1998-505290/199843

XRPX Acc No: N98-393849

Kit for playing game between at least two players - has two movable markers for each player moved according to throw of two dice, which are moved along spaces of two different kinds

Patent Assignee: LAM K Y (LAMK-I); LUCKHURST A H W (LUCK-I)

Inventor: LAM K Y

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5803456	A	19980908	US 97889297	A	19970708	199843 B
WO 9902229	A1	19990121	WO 98GB2004	A	19980708	199910
AU 9882330	A	19990208	AU 9882330	A	19980708	199924

Priority Applications (No Type Date): US 97889297 A 19970708

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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US 5803456	A	13	A63F-003/00	
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WO 9902229	A1 E		A63F-003/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9882330	A		A63F-003/00	Based on patent WO 9902229
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Abstract (Basic): US 5803456 A

The kit includes a first movable marker for each of the players. A board (10) has a first type of space (11) placed peripherally on it onto which the first movable markers are positioned to be moved. The first movable markers are moved according to a first die. The first type of space provides respective financial options and instructions to the players to take a card from a first selected pack of cards which offers other financial options.

A second type of space (16) is placed peripherally within the first

type of space on the board onto which a second movable marker for each of the players is positioned to be moved. The second movable markers are moved according to a throw of a second die. The second type of spaces include options associated with **political** factors which impacts the player's **financial transactions** and decisions carried out in accordance with the first type of spaces.

ADVANTAGE - Provides education as well as entertainment.

Dwg.1/8

Title Terms: KIT; PLAY; GAME; TWO; PLAY; TWO; MOVE; MARK; PLAY; MOVE;

ACCORD; THROW; TWO; DICE; MOVE; SPACE; TWO; KIND

Derwent Class: P36

International Patent Class (Main): A63F-003/00

File Segment: EngPI

15/5/14 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011826025 **Image available**

WPI Acc No: 1998-242935/199822

XRPX Acc No: N98-192259

System for electronically developing and processing legal document, e.g for retail vehicle financial transactions - uses local computer workstation to capture information input by first party, and remote financial institution comprising second party and having computer connected to local workstation

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: BENNETT W E; BOIES S J; JONES L; LEVY S E; LOVELL D C; LUSTIG N; MATCHEN P M; THOMPSON R D

Number of Countries: 024 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 840244	A1	19980506	EP 97307750	A	19971001	199822 B
KR 98032287	A	19980725	KR 9738797	A	19970814	199931
KR 268208	B1	20001016	KR 9738797	A	19970814	200134

Priority Applications (No Type Date): US 96741459 A 19961031

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 840244 A1 E 20 G06F-017/60

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT RO SE SI

KR 98032287 A G06F-017/60

KR 268208 B1 G06F-017/60

Abstract (Basic): EP 840244 A

The system electronically develops and processes a legal document using a local computer workstation (14). The workstation can electronically capture information input by a first party for developing the legal document.

A remote financial institution (16) comprises a second party to the legal document and has a computer connected to the local computer workstation for electronically developing the document for contemplated execution of the document by the two parties. A remote information bureau computer (18) is connected to the local workstation for electronically further developing the legal document.

ADVANTAGE - Eliminates noted deficiencies of present day contract procurement processes. Eliminates paper-based process of credit approval, providing efficient interaction between businesses and their customers.

Dwg.1/11

Title Terms: SYSTEM; ELECTRONIC; DEVELOP; PROCESS; LEGAL; DOCUMENT; RETAIL; VEHICLE; FINANCIAL; TRANSACTION; LOCAL; COMPUTER; CAPTURE; INFORMATION; INPUT; FIRST; PARTY; REMOTE; FINANCIAL; INSTITUTION; COMPRISE; SECOND; PARTY; COMPUTER; CONNECT; LOCAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/15 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010277233 **Image available**
WPI Acc No: 1995-178488/199523

Time-series information retrieving for use in predicting e.g. future prices of bonds - determining time series information detail which is then stored in table and past news and event information in stored in data base as time passes

Patent Assignee: HITACHI LTD (HITA)
Inventor: MARUOKA T; MASUI S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5412769	A	19950502	US 92995154	A	19921222	199523 B

Priority Applications (No Type Date): JP 9210541 A 19920124

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5412769	A	18	G06F-015/24	

Abstract (Basic): US 5412769 A

The method involves preparing detail of the determined- time-series information in a table, then storing past time-series news and event information in a database. A graph representing transition of the determined time- series information is displayed on a screen.

A prediction result for each point based on the detail of the determined time-series information is then calculated for determining whether the calculated prediction result hits to the determined time-series information or not. Further it requires applying a hit/miss mark on the graph, while past time-series news and event information corresp to a time point on the graph entered by a user are retrieved and displayed on the screen.

USE/ADVANTAGE - For predicting future value based on time series information, **dealing with financial** business. Takes into account **political** and economical information.

Dwg.13/14

Title Terms: TIME; SERIES; INFORMATION; RETRIEVAL; PREDICT; FUTURE; PRICE; BOND; DETERMINE; TIME; SERIES; INFORMATION; DETAIL; STORAGE; TABLE; PASS; NEWS; EVENT; INFORMATION; STORAGE; DATA; BASE; TIME; PASS

Derwent Class: T01

International Patent Class (Main): G06F-015/24

File Segment: EPI

15/5/16 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009409364 **Image available**
WPI Acc No: 1993-102875/199313
XRPX Acc No: N93-078193

Key telephone system with virtual private lines - using console having line keys associated parties reachable via switched trunk line and look-up table associating line keys with telephone numbers

Patent Assignee: IPC INFORMATION SYSTEMS INC (IPCI-N)
Inventor: COTTON J M; OLSEN N C
Number of Countries: 006 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 534783	A2	19930331	EP 92308766	A	19920925	199313 B
US 5214691	A	19930525	US 91766648	A	19910926	199322
JP 5308427	A	19931119	JP 92280843	A	19920925	199351
EP 534783	A3	19931229	EP 92308766	A	19920925	199515

EP 534783	B1	19990506	EP 92308766	A	19920925	199922
DE 69229092	E	19990610	DE 629092	A	19920925	199929
			EP 92308766	A	19920925	
US 36354	E	19991026	US 91766648	A	19910926	199952
			US 94283282	A	19940729	

Priority Applications (No Type Date): US 91766648 A 19910926; US 94283282 A 19940729

Cited Patents: -SR.Pub; 4.Jnl.Ref; US 4982421; AUS 5046086

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 534783	A2	E	12	H04Q-011/04	
Designated States (Regional): DE FR GB SE					
US 5214691	A		11	H04M-001/26	
EP 534783	B1	E		H04Q-011/04	
Designated States (Regional): DE FR GB SE					
DE 69229092	E			H04Q-011/04	Based on patent EP 534783
US 36354	E			H04M-001/26	Reissue of patent US 5214691
JP 5308427	A			H04M-003/42	
EP 534783	A3			H04Q-011/04	

Abstract (Basic): EP 534783 A

The system has a console including line keys each **associated** with a **party** that can be reached via a switched trunk line. A look-up table associating the line keys with the telephone numbers of the associated parties.

A circuit establishes a path from the console to one line and sends signals to the central office via the selected line corresponding to the number in the table associated with a line key actuated to place a call. A circuit determines the number of incoming calls and compares it with numbers in the table to determine which line keys are associated with the incoming call.

USE/ADVANTAGE - for banks, brokerage houses, e.g. trader turrets, providing switched lines which appear to trader as private lines. Less expensive trading network.

Dwg.1/5

Title Terms: KEY; TELEPHONE; SYSTEM; VIRTUAL; PRIVATE; LINE; CONSOLE; LINE; KEY; ASSOCIATE; PARTY; REACH; SWITCH; TRUNK; LINE; LOOK-UP; TABLE; ASSOCIATE; LINE; KEY; TELEPHONE; NUMBER

Derwent Class: W01

International Patent Class (Main): H04M-001/26; H04M-003/42; H04Q-011/04

International Patent Class (Additional): H04M-003/00; H04M-009/00; H04Q-003/00

File Segment: EPI

15/5/17 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008121956

WPI Acc No: 1990-008957/199002

XRPX Acc No: N90-006899

LC card transactions processing appts. - has card reader-writer, IC card section, data process unit and communication control unit

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Inventor: HIRATA H; TAKIZAWA T

Number of Countries: 004 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 348932	A	19900103	EP 89111756	A	19890628	199002 B
AU 8937102	A	19900517				199026
EP 348932	B1	19950510	EP 89111756	A	19890628	199523
DE 68922531	E	19950614	DE 622531	A	19890628	199529
			EP 89111756	A	19890628	

Priority Applications (No Type Date): JP 88158079 A 19880628

Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905; No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 348932	A	E	29		
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Designated States (Regional): DE FR GB

EP 348932	B1	E	5	G07F-007/10	
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Designated States (Regional): DE FR GB

DE 68922531	E			G07F-007/10	Based on patent EP 348932
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Abstract (Basic): EP 348932 A

The processing apparatus has a card reader/writer (21) for selectively reading the card data out of the card and writing data in the card, a data processing unit (10) for executing predetermined processing on the basis of the card data, a program board mounting section (72) for removably mounting a program board (22) that stores a program particular to a **party associated** with the card.

The card reader/writer is constituted by an IC card section and a magnetic stripe card section. The IC card section and the magnetic strip card section write data in and read data out of an IC card and a magnetic stripe card, respectively. Specifically, the IC card section is implemented as a circuit capable of making contact with a terminal of an IC card to thereby read and write data in the IC card via the terminal. The magnetic stripe card section is configured as a circuit having a magnetic head which senses magnetic strips that are provided on a magnetic card.

ADVANTAGE - Does not limit usable area available on IC card.

1/10

Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING
; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT

Derwent Class: T01; T04; T05

International Patent Class (Additional): G06F-009/04; G06K-009/00;

G07F-007/10

File Segment: EPI

17/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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04889971 **Image available**
DEVICE AND METHOD FOR ALARMING AND DETECTING DESTRUCTION FOR STRUCTURE

PUB. NO.: 07-182571 [JP 7182571 A]
PUBLISHED: July 21, 1995 (19950721)
INVENTOR(s): YANAGIDA HIROAKI
MUTO NORIO
SAITOU CHIKAKO
USUI MASAHIRO
NAKATSUJI TERUYUKI
SEKIJIMA KENZO
OTSUKA YASUSHI
SUGITA MINORU
APPLICANT(s): SOGO KEIBI HOSHO CO LTD [422732] (A Japanese Company or Corporation), JP (Japan)
SHIMIZU CORP [000229] (A Japanese Company or Corporation), JP (Japan)
YANAGIDA HIROAKI [000000] (An Individual), JP (Japan)
APPL. NO.: 05-325244 [JP 93325244]
FILED: December 22, 1993 (19931222)
INTL CLASS: [6] G08B-013/22
JAPIO CLASS: 44.9 (COMMUNICATION -- Other)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking); R131
(INFORMATION PROCESSING -- Microcomputers & Microprocessors)

ABSTRACT

PURPOSE: To provide a device and method for alarming and detecting destruction for a structure, which can detect the **destructive behavior** to a wall part by an invader or can prevent the complete destruction of the wall part and the invasion of the invader into the structure, by particularly applying to the wall part, etc., of the structure.

CONSTITUTION: This device is provided with a destruction detecting means 10 which is provided with consecutive carbon fiber in one body inside a grid 11 consisting of a plastic material and terminals 15 **exposed** outside the grid 11 for both terminals of the carbon fiber, an energizing and detection means 20 which makes an electric current to flow through the carbon fiber via the terminals and detects the variation of the resistance value of the carbon fiber, and an alarm 40 which alarms by detecting destruction of the destruction detecting means 10 based on the detection result by this energizing and detection means 20.

17/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014141546 **Image available**
WPI Acc No: 2001-625757/200172
XRPX Acc No: N01-466457

System for mitigating risks associated with setting of foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access

Patent Assignee: TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163498	A2	20010830	WO 2001GB802	A	20010223	200172 B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202

Priority Applications (No Type Date): US 2000513440 A 20000225
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes

WO 200163498 A2 E 86 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200135771 A G06F-017/60 Based on patent WO 200163498

Abstract (Basic): WO 200163498 A2

NOVELTY - A granular payments management system involves a network of third **party** host applications (4) **connected** to user host applications (1) via agreed network arrangements and the users are interconnected to a virtual private network (6.1) via routers (6.3) and various Internet protocol networks (6.2). The core system (2) processes data received from plural users and communicates with the payment **bank** host application (3) interfaced to domestic payment systems (5) for each currency. Access is allowed by digital certification and the host applications use secure communications.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of reducing payment, liquidity and systemic **risks** and for a global Internet computer based payment **risk** management system and method.

USE - Mitigating payment, liquidity and systemic **risks** in settlement of foreign exchange and other transactions.

ADVANTAGE - Efficient enabling of plural systems in many currencies.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic diagram of the network

Third party host applications (4)

User host applications (1)

Routers (6.3)

Networks (6.2)

Core system (2)

Payment **bank** host applications (3)

pp; 86 DwgNo 3/10

Title Terms: SYSTEM; MITIGATE; **RISK** ; ASSOCIATE; SET; FOREIGN; EXCHANGE;
PAY; BASED; TRANSACTION; DIGITAL; CERTIFY; SECURE; USER; PAY; **BANK** ;
ACCESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013870580 **Image available**

WPI Acc No: 2001-354792/200137

XRPX Acc No: N01-257815

Non- destructive characteristic testing circuit for dielectric materials, has sensing elements in parallel to extended portions of primary windings imposing spatially periodic magnetic field on current supply

Patent Assignee: JENTEK SENSORS INC (JENT-N)

Inventor: GOLDFINE N J; SCHLICKER D E; TSUKERNIK V; WASHABAUGH A P;
ZILBERSTEIN V

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200122076	A1	20010329	WO 2000US25690	A	20000920	200137 B
AU 200115691	A	20010424	AU 200115691	A	20000920	200141

Priority Applications (No Type Date): US 2000656723 A 20000907; US 99155038
P 19990920; US 2000203744 P 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200122076	A1	E	123	G01N-027/90	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200115691 A G01N-027/90 Based on patent WO 200122076

Abstract (Basic): WO 200122076 A1

NOVELTY - Primary winding (82) having parallel winding imposes spatially periodic magnetic field when current is supplied. Array of sensing elements are arranged in parallel to the extended portions of primary winding. A series connection in a plane other than primary winding plane connects the sensing elements. Separate output connections are provided to each group of sensing elements.

DETAILED DESCRIPTION - The primary windings imposes spatially periodic magnetic field of two spatial wavelengths to a test substrate, when driven by an electric current. Each sensing element is positioned between the extended portions of primary winding corresponding to half wavelength of primary winding. The sensing elements senses the response of the test substrate to the imposed magnetic field. Series connection connects the sensing elements in perpendicular to the extended portions of the primary winding to group the individual sensing elements. Separate output connections are provided to each group of the sensing element located along the length of the extended portions of primary winding. INDEPENDENT CLAIMS are also included for the following:

- (a) Eddy current sensor;
- (b) Spatial periodic magnetic field creating method;
- (c) Fastener damage monitoring method;
- (d) Material property estimating method;
- (e) Test material damage rectification method

USE - For non-destructive material characterization, particularly quantitative, model-based characterization of surface, near-surface and bulk material condition for flat and curved parts or components of dielectric material using Eddy-current sensors. Also used for measuring foil thickness, characterize coatings, and to measure porosity. Used to detect flaws such as cracks. For inspection of structural members in aircraft, power plant, etc. To detect and monitor material damage, crack initiation and crack growth due to fatigue, creep, stress corrosion, cracking, etc, in the earliest stages to verify the integrity of the structure. For inspection, maintenance and repair of military and **commercial** aircraft.

ADVANTAGE - Promotes accurate modeling of the response to eliminate undesired behavior in the response of sensing elements. Provides increased depth of sensitivity by eliminating the coupling of spatial magnetic field modes that do not penetrate deep into the material under test (MUT). Enables detection and monitoring of pre-crack fatigue damage, cracks and other material degradation from testing or service **exposure**.

DESCRIPTION OF DRAWING(S) - The figure shows the plan view of meandering winding magnetometer array-rosette.

Primary winding (82)

pp; 123 DwgNo 24a/54

Title Terms: NON; DESTROY; CHARACTERISTIC; TEST; CIRCUIT; DIELECTRIC;
MATERIAL; SENSE; ELEMENT; PARALLEL; EXTEND; PORTION; PRIMARY; WIND;
IMPOSE; SPACE; PERIODIC; MAGNETIC; FIELD; CURRENT; SUPPLY

Derwent Class: S02; S03; V02; W06

International Patent Class (Main): G01N-027/90

International Patent Class (Additional): G01B-007/16

File Segment: EPI

20/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07124666 **Image available**
HUB WITH VIRTUAL LAN SETTING FUNCTION AND VIRTUAL LAN SETTING METHOD

PUB. NO.: 2001-352334 [JP 2001352334 A]
PUBLISHED: December 21, 2001 (20011221)
INVENTOR(s): NAKAMURA NAOTO
APPLICANT(s): NEC FIELDING LTD
APPL. NO.: 2000-170323 [JP 2000170323]
FILED: June 07, 2000 (20000607)
INTL CLASS: H04L-012/44

ABSTRACT

PROBLEM TO BE SOLVED: To solve problems of a conventional method for preventing **illegal connection** and build-up/operation management of a virtual LAN requires **capital** investment on an exclusive management unit and further requires expert intelligence and much labor which leads to a significant burden on a network manager.

SOLUTION: As shown in Figure 1, each port of the hub of this invention is provided with a 1st switch 11 that permits the user or sets the type of a virtual LAN and a 2nd switch 12 that can set the number of the virtual LAN. The two switches, namely the 1st switch 11 and the 2nd switch 12, are used to make setting of each port, and depression of a 3rd switch 13 allows the hub to read the setting state resulting in configuring a virtual LAN. Furthermore, a cover 22 with a lock mechanism is provided to a setting switch section in the front face, and by inserting a key 20 to a lock 21 of the hub 1 and turning the key 20, the lock 21 is unlocked so as to allow the cover 22 with the lock mechanism to open. Thus, operation of the hub by other people than the manager can be prevented and connection without permission can be avoided.

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20/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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06627421 **Image available**
MARKING DEVICE IN BANK NOTE ANTITHEFT DEVICE

PUB. NO.: 2000-213235 [JP 2000213235 A]
PUBLISHED: August 02, 2000 (20000802)
INVENTOR(s): NEGORO TAKASHI
APPLICANT(s): NEGORO TAKASHI
APPL. NO.: 10-367188 [JP 98367188]
FILED: December 24, 1998 (19981224)
PRIORITY: 10-326908 [JP 98326908], JP (Japan), November 17, 1998
(19981117)
INTL CLASS: E05G-001/10; G07D-009/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a marking device in a bank note antitheft device which is capable of surely providing the marking to inform the public that **bank** notes which are robbed through **illegal actions** such as by breaking a CD machine or attacking a cash transport truck are obtained through illegal action, and recyclable many times, economical and inexpensive.

SOLUTION: In a marking device 1 in a bank note antitheft device provided a sensor to sense the impact with which a bank note storage body 4 is moved or a bank note C stored in the bank note storage body 4 is taken out by breaking the bank note storage body 4, and a marking means 3 to provide the marking at least on one part of the bank note based on the sensed signal by the sensor 2, the marking means 3 cuts a part of the bank note.

20/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

04812827 **Image available**
ILLEGAL ACTION PREVENTING MECHANISM FOR PAPER MONEY

PUB. NO.: 07-105427 [JP 7105427 A]
PUBLISHED: April 21, 1995 (19950421)
INVENTOR(s): OSAWA TOSHIO
APPLICANT(s): NIPPON CONLUX CO LTD [457317] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 05-271137 [JP 93271137]
FILED: October 05, 1993 (19931005)
INTL CLASS: [6] G07D-007/00; G07D-009/00
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R116 (ELECTRONIC MATERIALS -- Light Emitting Diodes, LED)

ABSTRACT

PURPOSE: To surely prevent the generation of illegal action connecting the cut chips of true paper money and sticking a string or the like to each cut chip by arranging magnetic detection sensors and an optical sensor on the same string as the carrying direction of paper money correspondingly to illegal action preventing leg chips.

CONSTITUTION: When paper money is inserted into a carrying passage 1 and passed through an identification trigger element 5, leg chips 23 are projected into the passage 1 by the returning motion of an electromagnetic plunger 16. Even if true paper money is tried to be pulled back by a string or the like, the pull-back action is disabled by the interruption of the leg chips 23. If illegal action is executed by cutting off true paper money in its minor side direction, sticking strings to the edge parts of respective cut pieces and lightly sticking respective cut pieces to each other with the use of binding chips with weak adhesive force, magnetic resistance detected by magnetic resistance sensors 7L, 7R and transmission/reflected light rate detected by the optical sensor 9 are different from that of true paper money due to the connected state and the existence of the stuck pieces, so that a false signal is generated, the reception of the forged paper money is rejected and the forged money is returned to a money inserting port by the reverse carrying of a carrying belt

20/5/4 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014660671 **Image available**
WPI Acc No: 2002-481375/200252
XRPX Acc No: N02-380247

Information presentation system e.g. for presenting news, has display for displaying images of news reader while producing synthesized audio and for displaying information respectively

Patent Assignee: CANON KK (CANO); HISAMOTO S (HISA-I); KANEKO K (KANE-I); KUBOYAMA H (KUBO-I)

Inventor: HISAMOTO S; KANEKO K; KUBOYAMA H

Number of Countries: 028 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1193685	A2	20020403	EP 2001308368	A	20011001	200252 B
US 20020049599	A1	20020425	US 2001967004	A	20010928	200252
JP 2002108380	A	20020410	JP 2000302765	A	20001002	200252
JP 2002108601	A	20020412	JP 2000302764	A	20001002	200252
JP 2002109558	A	20020412	JP 2000302763	A	20001002	200252

Priority Applications (No Type Date): JP 2000302765 A 20001002; JP
2000302763 A 20001002; JP 2000302764 A 20001002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1193685	A2	E	39	G10L-013/04	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

US 20020049599	A1			G10L-021/06	
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JP 2002108380	A		7	G10L-013/00	
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JP 2002108601	A		10	G06F-003/16	
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JP 2002109558	A		9	G06T-013/00	
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Abstract (Basic): EP 1193685 A2

NOVELTY - A speaker (111) outputs voice synthesized based on text information in the received data. A display (109) displays new reader while producing synthesized audio and also displays the text string of the received data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Information presentation system control method;
- (b) Information presentation method;
- (c) Computer readable memory storing information presentation system control program;

- (d) Information presentation apparatus;

- (e) Terminal operating method;

- (f) Computer readable medium storing information presentation program;

- (g) Information presentation apparatus

USE - For presenting current information such as users articles in audio/video mode on-demand to viewer.

ADVANTAGE - Online news is classified into **financial** and **political** news and rearranged in specific order. Information is provided to on demand immediately. The news provision in audio/video modes is more useful especially when viewer is riding in car.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the information presentation computer.

Display (109)

Speaker (111)

pp; 39 DwgNo 1/22

Title Terms: INFORMATION; PRESENT; SYSTEM; PRESENT; NEWS; DISPLAY; DISPLAY; IMAGE; NEWS; READ; PRODUCE; SYNTHESIS; AUDIO; DISPLAY; INFORMATION; RESPECTIVE

Derwent Class: P86; T01; W04

International Patent Class (Main): G06F-003/16; G06T-013/00; G10L-013/00; G10L-013/04; G10L-021/06

International Patent Class (Additional): G06F-003/00; G06F-013/00; G10L-011/00; G10L-015/00

File Segment: EPI; EngPI

20/5/5 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014649703 **Image available**

WPI Acc No: 2002-470407/200250

XRPX Acc No: N02-371307

Contract trading game for pseudo commodity, has trade unit which monitors and reports traded prices of contract to trader through data terminal

Patent Assignee: VINARSKY M A (VINA-I)

Inventor: VINARSKY M A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6390472	B1	20020521	US 2000496485	A	20000202	200250 B

Priority Applications (No Type Date): US 2000496485 A 20000202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 6390472 B1 11 A63F-003/00

Abstract (Basic): US 6390472 B1

NOVELTY - A trade unit sets an initial arbitrary price and termination date for trading the issue contract based on the degree of issue resolution. A trader reevaluates the current contract price and portable shift of traded contract prices based on ongoing events, factors or information, so as to trade the contract accordingly. The trade unit monitors and reports the traded prices of contract to the trader.

USE - For trading contracts for pseudo commodities including food products e.g. grains, meats, sugar, coffee, dairy products, etc., industrial products e.g. copper, precious metals, timber, oil, cotton, etc., financial products e.g. currencies, interest rates, stock market indexes, etc. Also for trading contracts involving social, financial, business, political, sports or general matters, etc., using Internet.

ADVANTAGE - As the contract trading is monitored and reported regularly, the possibility of losing more than an established margin equity or experiencing unfavorable trading success can be avoided.

DESCRIPTION OF DRAWING(S) - The figure shows a web page used by clearing house operating the trading game.

pp; 11 DwgNo 1/4

Title Terms: CONTRACT; TRADE; GAME; PSEUDO; COMMODITY; TRADE; UNIT; MONITOR
; REPORT; PRICE; CONTRACT; THROUGH; DATA; TERMINAL

Derwent Class: P36; T01; W04

International Patent Class (Main): A63F-003/00

File Segment: EPI; EngPI

20/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014483170 **Image available**

WPI Acc No: 2002-303873/200234

XRAM Acc No: C02-088331

XRPX Acc No: N02-237793

Message display, used for e.g. commercial advertisement, comprises a hook fastener which engages entangled fiber sheet to maintain display panel in fixed relationship to display surface

Patent Assignee: COOLEY INC (COOL-N)

Inventor: SIENER P R

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200209081	A1	20020131	WO 2001US22448	A	20010718	200234 B
AU 200175955	A	20020205	AU 200175955	A	20010718	200236

Priority Applications (No Type Date): US 2000620233 A 20000720

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200209081 A1 E 25 G09F-015/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200175955 A G09F-015/00 Based on patent WO 200209081

Abstract (Basic): WO 200209081 A1

NOVELTY - Message display panel has a printable surface (24) and an entangled fiber sheet (18). The hook fastener affixed to the display surface engages with the sheet, to maintain the panel in fixed relationship to the display surface.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for:

(a) a message display construction system; and (b) a message display creation method.

USE - The message display panel is used as e.g. a large size display for displaying **commercial**, **political** or personal advertisements in roads. It is also used for mounting on trucks.

ADVANTAGE - Eliminates the need for separate loop fasteners at rear side of display panel, thereby simplifies removal and assembly of display panel and reduces overall thickness of panel.

DESCRIPTION OF DRAWING(S) - The figure shows a side view of message display panel manufacturing equipment.

Fiber sheet (18)

Printable surface (24)

pp; 25 DwgNo 1/10

Title Terms: MESSAGE; DISPLAY; COMMERCIAL; ADVERTISE; COMPRISE; HOOK;

FASTEN; ENGAGE; ENTANGLE; SHEET; MAINTAIN; DISPLAY; PANEL; FIX; RELATED;

DISPLAY; SURFACE

Derwent Class: A97; P85

International Patent Class (Main): G09F-015/00

File Segment: CPI; EngPI

20/5/7 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014473240 **Image available**

WPI Acc No: 2002-293943/200234

XRPX Acc No: N02-229469

Telephone connection establishment method involves transmitting commercial message to calling or called party who is still connected to open telephone connection after termination of established telephone connection

Patent Assignee: VSN BEHEER BV (VSNB-N)

Inventor: POELS M P J M

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1168792	A2	20020102	EP 2001202475	A	20010627	200234 B
NL 1015582	C2	20020102	NL 20001015582	A	20000630	200234

Priority Applications (No Type Date): NL 20001015582 A 20000630

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1168792	A2	E	7	H04M-003/487	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

NL 1015582	C2			H04M-003/487	
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Abstract (Basic): EP 1168792 A2

NOVELTY - A commercial message is generated in the point of interconnect (POI) switching center that is between the local and the remote switching centers, after the termination of an established telephone connection (TC). The generated message is transmitted to the calling/called party who is still connected to the open TC.

USE - For establishing telephone connection between calling and called parties.

ADVANTAGE - Enables efficient and economical use of telephone line by a telephone company even after connection termination, by easily and quickly changing messages outside the telephone companies without local interference in switching center or in switching unit and without much time consuming/costly hardware and software modifications in the switching system.

DESCRIPTION OF DRAWING(S) - The figure shows the procedure involved in the TC establishment method.

pp; 7 DwgNo 1b/2

Title Terms: TELEPHONE; CONNECT; ESTABLISH; METHOD; TRANSMIT; COMMERCIAL;

MESSAGE; CALL; CALL; PARTY; STILL; CONNECT; OPEN; TELEPHONE; CONNECT;

AFTER; TERMINATE; ESTABLISH; TELEPHONE; CONNECT

Derwent Class: W01
International Patent Class (Main): H04M-003/487
International Patent Class (Additional): H04M-011/08
File Segment: EPI

20/5/8 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014471873 **Image available**
WPI Acc No: 2002-292576/200234
XRPX Acc No: N02-228451

Automated bill payment system has bill processing server which stores
billing party connection information and connects financial
institution servers for fund transfer upon demand from client

Patent Assignee: CTI COMTEL INC (CTIC-N)
Inventor: LOEWEN W H; SENEZ R
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2308516	A1	20011112	CA 2308516	A	20000512	200234 B

Priority Applications (No Type Date): CA 2308516 A 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2308516	A1	E	31	H04L-012/16	

Abstract (Basic): CA 2308516 A1

NOVELTY - The system comprises bill processing server (12) to which client computer (18), billing party server (14) and financial institution servers (16) are connected through internet. The bill payment initiator at client computer transmits bill payment instructions to the server (12) which stores billing party connection information in database and connects servers (16) for debiting and crediting client and billing party accounts.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for automated bill payment method.

USE - For fully automated bill payment.

ADVANTAGE - The fully automated and secure bill payment system is simple for client to operate. Permits client payor to effect payment of bills from multiple billing parties at a single web site location and provides billing party the opportunity to use the billing process as a marketing tool.

DESCRIPTION OF DRAWING(S) - The figure shows a diagram of automated bill payment system.

Bill processing server (12)
Billing party server (14)
Financial institution servers (16)
Client computer (18)
pp; 31 DwgNo 1/5

Title Terms: AUTOMATIC; BILL; PAY; SYSTEM; BILL; PROCESS; SERVE; STORAGE;
BILL; PARTY; CONNECT; INFORMATION; CONNECT; FINANCIAL; INSTITUTION; SERVE
; FUND; TRANSFER; DEMAND; CLIENT

Derwent Class: T01; T05

International Patent Class (Main): H04L-012/16
International Patent Class (Additional): G06F-017/60; G07F-019/00
File Segment: EPI

20/5/9 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014417198 **Image available**
WPI Acc No: 2002-237901/200229
XRPX Acc No: N02-183168

Electronically configurable game transfers game elements to game receiver

electronically for printing game element where current event reflected by
game element is separated by game element printing by specific period

Patent Assignee: DARDEN J (DARD-I); KROPP J (KROP-I); LENZ C (LENZ-I)

Inventor: DARDEN J; KROPP J; LENZ C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010034258	A1	20011025	US 2000181624	P	20000210	200229 B
			US 2000191017	P	20000321	
			US 2001780280	A	20010209	

Priority Applications (No Type Date): US 2001780280 A 20010209; US

2000181624 P 20000210; US 2000191017 P 20000321

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010034258	A1		7	A63F-009/24	Provisional application US 2000181624 Provisional application US 2000191017

Abstract (Basic): US 20010034258 A1

NOVELTY - The game (100) uses game elements selected from a group containing game board, card (120) and token (130). The game elements which are configured by a game provider to reflect current event or person, are transferred from the game provider to a game receiver electronically. The game receiver prints the transferred game element. The current event is separated from the printing of the game elements by not more than 12 months.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for game playing method.

USE - Electronically configurable game such as movie/TV series trivia game using game elements for reflecting recent awards such as grammy award, golden globe award, TV series, sports trivia game, using game elements reflecting scores and personal data of new athletes and also other games using game element reflecting **political** event such as elections, **monetary** events such as stock, bond market, currency exchange rates and games with contents relative to new year, valentine's day, etc., game using game contents relating to independence day, memorial day, thanks giving etc., a recurring variable event e.g. superbowl game, reunions, museum exhibitions, etc., and non-recurring events such as bridal shower, graduation, etc., of particular interest to person group or general population, using internet.

ADVANTAGE - By configuring the game elements, not only format and design but also contents of the game elements can rapidly accommodate to changes in the show business, sports and politics, financial world, etc.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic perspective view of exemplary configurable game.

Game (100)

Card (120)

Token (130)

pp; 7 DwgNo 1/2

Title Terms: ELECTRONIC; CONFIGURATION; GAME; TRANSFER; GAME; ELEMENT; GAME
; RECEIVE; ELECTRONIC; PRINT; GAME; ELEMENT; CURRENT; EVENT; REFLECT;
GAME; ELEMENT; SEPARATE; GAME; ELEMENT; PRINT; SPECIFIC; PERIOD

Derwent Class: P36; W04

International Patent Class (Main): A63F-009/24

File Segment: EPI; EngPI

20/5/10 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014404941 **Image available**

WPI Acc No: 2002-225644/200228

XRPX Acc No: N02-173066

Satellite based remote conference system for commercial service,
transmits comment data of speaker participating in conference to multiple

participants through communication satellite

Patent Assignee: NEC CORP (NIDE); ICHIYOSHI O (ICHI-I)

Inventor: ICHIYOSHI O

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010042096	A1	20011115	US 2001851976	A	20010510	200228 B
JP 2001320684	A	20011116	JP 2000140669	A	20000512	200228

Priority Applications (No Type Date): JP 2000140669 A 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010042096	A1		15	G06F-015/16	
JP 2001320684	A		14	H04N-007/15	

Abstract (Basic): US 20010042096 A1

NOVELTY - A communication satellite (11) transmits the content of comment of speaker participating in a conference to participants each having subscriber terminal (14). Each subscriber terminal has an individual receiver to receive signals from the satellite. Each conference center has a ground communication network (17) through which voice request signals and comment signals are transmitted to and from the satellite.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for satellite-based remote conferencing method.

USE - For educational seminar, local information network, broadcasting **political** and economic discussions, academic conference, **commercial** services using satellite-based remote audio and video conferencing.

ADVANTAGE - Reduces cost and eliminates restriction for number of participants, as broadcasting is enabled through both ground communication network and satellites.

DESCRIPTION OF DRAWING(S) - The figure shows the satellite-based remote conferencing system.

Communication satellite (11)

Subscriber terminal (14)

Ground communication network (17)

pp; 15 DwgNo 2/5

Title Terms: SATELLITE; BASED; REMOTE; CONFER; SYSTEM; COMMERCIAL; SERVICE; TRANSMIT; COMMENTARY; DATA; SPEAKER; PARTICIPATING; CONFER; MULTIPLE; PARTICIPATING; THROUGH; COMMUNICATE; SATELLITE

Derwent Class: T01; W04

International Patent Class (Main): G06F-015/16; H04N-007/15

International Patent Class (Additional): G06F-015/173; H04B-007/15; H04B-007/155; H04M-003/56; H04M-011/00; H04N-005/44; H04N-007/16

File Segment: EPI

20/5/11 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014303348 **Image available**

WPI Acc No: 2002-124051/200217

XRPX Acc No: N02-093082

Data collection and transmission apparatus has central unit connected to several portable units through telecommunication network

Patent Assignee: EIS SPA (EISE-N); MICROFLIGHT SRL (MICR-N)

Inventor: FAITA M

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1148447	A1	20011024	EP 2000830309	A	20000421	200217 B

Priority Applications (No Type Date): EP 2000830309 A 20000421

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1148447	A1	E	8	G07C-013/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1148447 A1

NOVELTY - A central unit (S) containing a database is connected to several portable units (U) through telecommunication network. Each portable unit includes transceiver system, membrane type keyboard, programmable function keys, touch screen type sensitive display memory. The memory is directly programmed by central unit.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the method for collecting and transmitting data of votes.

USE - For collecting and transmitting data of votes such as referendums, **political**, **commercial** surveys, regional, provincial, municipal elections and also **political** and **commercial** survey to data collecting headquarter.

ADVANTAGE - The process of counting the votes and forwarding the data are performed automatically and the scrutinizer is allowed to only assign relevant value to each ballot and also the error in counting and forwarding process is reduced efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram illustrating the data collection and transmission apparatus.

Central unit (S)

Portable unit (U)

pp; 8 DwgNo 2/2

Title Terms: DATA; COLLECT; TRANSMISSION; APPARATUS; CENTRAL; UNIT; CONNECT
; PORTABLE; UNIT; THROUGH; TELECOMMUNICATION; NETWORK

Derwent Class: T01; T05; W01; W02; W05

International Patent Class (Main): G07C-013/00

International Patent Class (Additional): G06M-001/00

File Segment: EPI

20/5/12 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014299566 **Image available**

WPI Acc No: 2002-120270/200216

Electronic commercial transaction paying system based on network

Patent Assignee: DREAM DATA (DREA-N)

Inventor: BAEK S N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001082796	A	20010831	KR 20008118	A	20000221	200216 B

Priority Applications (No Type Date): KR 20008118 A 20000221

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001082796	A		1 G06F-017/60	

Abstract (Basic): KR 2001082796 A

NOVELTY - An electronic commercial transaction paying system based on a network is provided to manage a commodity paying price being generated at an electronic commercial transaction of a computer user promptly on a network through a financial account of the corresponding user.

DETAILED DESCRIPTION - A communication network(10) connects to a communication line between a plurality of client PCs(20) and an electronic **commercial** transaction site(30) for a data communication related to a **political** donation thereto. The client PCs(20) have a communication environment for connecting to the electronic commercial transaction site(30) providing an electronic commercial service through the communication network(10). The client PCs(20) output user certification data inputted by a user in accordance with a predetermined form being provided from the electronic commercial transaction site(30), and perform a communication connection to the electronic commercial transaction site(30). The client PCs(20) output a

selection signal of a specific commodity to the electronic commercial transaction site(30), and the electronic commercial transaction site(30) outputs predetermined form data to the corresponding client PC(20) and extracts a financial institution's account identified with the user's account in a price payment, and connected to a financial settlement institution network(40) through the corresponding financial account data, and progresses a connection to a specific financial institution server(50). The electronic commercial transaction site(30) outputs a requesting signal for automatically paying user's commodity paying price of the corresponding client PC(20) to a financial account of the electronic commercial transaction site(30).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

20/5/13 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141057 **Image available**

WPI Acc No: 2001-625268/200172

XRPX Acc No: N01-466027

Automated outbound message delivery system enables creation of group list database that is capable of being edited and accessed

Patent Assignee: SCC COMMUNICATIONS CORP (SCCC-N); BARRON I (BARR-I)

Inventor: BARRON I

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200142876	A2	20010614	WO 2000US42492	A	20001130	200172 B
AU 200145138	A	20010618	AU 200145138	A	20001130	200172
US 20020065890	A1	20020530	US 99168704	P	19991203	200240
			US 2000725544	A	20001129	

Priority Applications (No Type Date): US 99168704 P 19991203; US 2000725544 A 20001129

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200142876 A2 E 58 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200145138 A G06F-000/00 Based on patent WO 200142876

US 20020065890 A1 G06F-015/16 Provisional application US 99168704

Abstract (Basic): WO 200142876 A2

NOVELTY - The system enables creation of group list database that is capable of being edited and accessed. The system selects particular time of day, number of attempts to be made for transmission of stored message on outgoing phone line. The system determines parameters for recurring transmission of message.

DETAILED DESCRIPTION - The group list database consists of phone numbers, pager numbers, fax numbers, e-mail addresses and mailing addresses. The database is capable of being edited and accessed. The system enters message to be stored, which is subsequently converted to speech message for enabling transmission over outgoing phone line.

USE - For transmitting outbound messages in socially, **commercially** and **politically** essential activities such as in sports team to inform members of game or practice or to alert them of cancellation, corporations to distribute company wide messages or to deliver information about special sale to list of VIP customers, company such

as ski shop to notify key customers about conditions at selective ski resorts, children's organizations to inform members about changes in their meeting plans, daycare centers and schools which notify parents about changes in operating hours during severe weather, groups of friends send messages to each other to organize outings such as hikes, trips to lakes, or dinner at restaurant, members of families sending messages to each other to arrange for reunions or to relate important events in their lives that is births, new jobs, awards that children and grandchildren have won, fan clubs sending messages to their members alerting them about upcoming appearance by their favorite performer, professional organizations informing their members about conference or tradeshow, public affair groups organizing rallies and protests by sending messages to their members notifying them about an issue of concern and informing them if they need help in letter writing campaign, human rights organizations contacting members and organizing protests concerning important issue, political organizations sending messages to constituents letting them to know that there is write-in candidate in election, veterans groups taking part in events such as parade send reminder messages with meeting times and locations for the event, arts organizations sending messages about concerts, film festivals, plays, etc to interested members, churches sending messages to their members to solicit assistance for person with special need, for community project, or to inform them about changes in meeting times for special events, relief organizations sending messages in order to fill the need for food, clothing, shelter or medical assistance in disaster struck communities, and cities or countries sending messages to its citizens about water use restrictions, high fire danger, or travel limitation request due to pollution levels.

ADVANTAGE - The automated outbound message delivery method provides message without need of user purchasing expensive hardware or software. The group list database is capable of being accessed, created and edited thereby enabling management of message transmission, and pay for service, or effectively access, accomplish, manipulate and administer aspects of messaging. The system allows user to send messages to fundamentally unlimited number of persons.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart of main routine followed by user.

pp; 58 DwgNo 1/37

Title Terms: AUTOMATIC; MESSAGE; DELIVER; SYSTEM; ENABLE; CREATION; GROUP; LIST; DATABASE; CAPABLE; EDIT; ACCESS

Derwent Class: T01; W01

International Patent Class (Main): G06F-000/00; G06F-015/16

File Segment: EPI

20/5/14 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013913161 **Image available**

WPI Acc No: 2001-397374/200142

XRPX Acc No: N01-292851

Electronic commerce connection system, has mobile communication unit that is automatically connected to third party system when user facilitates reading of data carrier by reader

Patent Assignee: MANTZIVIS L N (MANT-I)

Inventor: MANTZIVIS L N

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200113314	A2	20010222	WO 2000ZA135	A	20000815	200142 B
AU 200073911	A	20010313	AU 200073911	A	20000815	200142
ZA 200006202	A	20010926	ZA 20006202	A	20001101	200161
ZA 200004123	A	20020424	ZA 20004123	A	20000814	200237

Priority Applications (No Type Date): ZA 994227 A 19990815

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
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WO 200113314 A2 E 20 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200073911 A G06F-017/60 Based on patent WO 200113314

ZA 200006202 A 19 G06F-000/00

ZA 200004123 A 21 G06F-000/00

Abstract (Basic): WO 200113314 A2

NOVELTY - A mobile communication unit (22) is connectable to a mobile communication network (16) and to a reader (20). The mobile communication unit is automatically connected to a third party system (18), when a user facilitates the reading of the data carrier (14) by the reader.

DETAILED DESCRIPTION - The data carrier includes a set of instructions for permitting access to a mobile communication network. The data carrier also includes a set of instructions for connecting to the third party system via the mobile communication network.

INDEPENDENT CLAIMS are also included for the following:

(a) a system for conducting a business transaction;

(b) and a competition system.

USE - Used when conducting electronic commerce. Used for e.g. business transactions system.

ADVANTAGE - Enables adding an additional dimension to an ordinary calling or business card. Enables use of data carriers in electronic commerce.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic commerce connection system.

Data carrier (14)

Mobile communication network (16)

Third party system (18)

Reader (20)

Mobile communication unit (22)

pp; 20 DwgNo 1/3

Title Terms: ELECTRONIC; CONNECT; SYSTEM; MOBILE; COMMUNICATE; UNIT;

AUTOMATIC; CONNECT; THIRD; PARTY; SYSTEM; USER; FACILITATE; READ; DATA;
CARRY; READ

Derwent Class: S05; T01; T04; T05; W01; W02

International Patent Class (Main): G06F-000/00; G06F-017/60

International Patent Class (Additional): G06K-000/00; G07B-000/00

File Segment: EPI

20/5/15 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013844016 **Image available**

WPI Acc No: 2001-328229/200134

XRPX Acc No: N01-236169

Display method of information unit and feedback on Internet web site,
involves reviewing, receiving and displaying information unit and
feedback with respective devices

Patent Assignee: HIGGINS C L (HIGG-I); TECHNOLOGY INVESTMENTS LTD (TECH-N)

Inventor: HIGGINS C L

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200124062	A1	20010405	WO 2000AU1206	A	20001003	200134 B
AU 200078898	A	20010430	AU 200078898	A	20001003	200142

Priority Applications (No Type Date): AU 993205 A 19990930

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200124062 A1 E 72 G06F-017/40

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200078898 A G06F-017/40 Based on patent WO 200124062

Abstract (Basic): WO 200124062 A1

NOVELTY - The information unit from an information unit entry device is reviewed, received and displayed on the web site. Information unit feed back from a feed back entry device is also received and displayed on web site.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Geodemographically targeted advertisements displaying method of web site;

(b) System for posing and answering of question;

(c) Software program for posing and answering of questions;

(d) Method posing and answering question of public interest to accountable persons;

(e) Electronic forum for posing and answering of question of public interest;

(f) Advertisements display managing method;

(g) Internet web site;

(h) Computer program;

(i) Data carrier;

(j) News gathering and distribution method

USE - Used for displaying information unit and feedback on web site.

ADVANTAGE - Visitors are able to indicate their support for particular question or issue of public importance, thereby increasing the likelihood that the question or issue will gain the intention of relevant political or commercial body.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating the method of receiving and displaying information unit and feedback on web site.

pp; 72 DwgNo 1/16

Title Terms: DISPLAY; METHOD; INFORMATION; UNIT; FEEDBACK; WEB; SITE;

RECEIVE; DISPLAY; INFORMATION; UNIT; FEEDBACK; RESPECTIVE; DEVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/40

File Segment: EPI

20/5/16 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013514671 **Image available**

WPI Acc No: 2000-686617/200067

XRPX Acc No: N00-507668

Survey conducting system for internet, determines language and country of voter and performs survey in voter's language according to information stored in database

Patent Assignee: HARRIS INTERACTIVE INC (HARR-N)

Inventor: BAYER L R; BEER F A E; MOTT J J; RADIELOVIC A

Number of Countries: 091 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200046699	A1	20000810	WO 2000US2623	A	20000202	200067 B
AU 200026367	A	20000825	AU 200026367	A	20000202	200067
US 6311190	B1	20011030	US 99243064	A	19990202	200172
EP 1153356	A1	20011114	EP 2000904641	A	20000202	200175
			WO 2000US2623	A	20000202	

Priority Applications (No Type Date): US 99243064 A 19990202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200046699 A1 E 78 G06F-017/30

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026367 A G06F-017/30 Based on patent WO 200046699

US 6311190 B1 G06F-017/30

EP 1153356 A1 E G06F-017/30 Based on patent WO 200046699

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200046699 A1

NOVELTY - The database (15) stores voting information for building surveys in multiple languages and recording the result of surveys. A network server (12) determines the language and country of voter and performs survey in voter's language according to information stored in database.

DETAILED DESCRIPTION - The network server (12) has an addressable voting site (22) and registration site (24) on network (20).

USE - For **political**, **commercial** or entertainment purposes.

ADVANTAGE - Since internet is used, people throughout the world can connect to network site and receive pages of information through their computers and software. Enables individual to participate in surveys in different languages or to review the result of surveys. Since multiple surveys are done over a network, voters are allowed to vote only once on each survey.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of survey conducting system.

Network server (12)

Database (15)

Network (20)

Voting site (22)

Registration site (24)

pp; 78 DwgNo 1/25

Title Terms: SURVEYING; CONDUCTING; SYSTEM; DETERMINE; LANGUAGE; COUNTRY;
VOTE; PERFORMANCE; SURVEYING; VOTE; LANGUAGE; ACCORD; INFORMATION;
STORAGE; DATABASE

Derwent Class: T01; T05; W01; W04

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): H04J-011/00

File Segment: EPI

20/5/17 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013514613 **Image available**

WPI Acc No: 2000-686559/200067

XRPX Acc No: N00-507610

**Subscriber entity registration for cryptographically supported services,
involves forwarding acknowledgement message to subscriber entity upon
verifying message to be correct by registrar entity**

Patent Assignee: YAIR F (YAIR-I)

Inventor: MONTGOMERY C T; STUBBLEBINE S; YAIR F; YUNG M M

Number of Countries: 023 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200045347	A1	20000803	WO 2000US2012	A	20000128	200067 B
AU 200028607	A	20000818	AU 200028607	A	20000128	200067
EP 1147496	A1	20011024	EP 2000907044	A	20000128	200171
			WO 2000US2012	A	20000128	

Priority Applications (No Type Date): US 2000492534 A 20000127; US 99117752
P 19990128

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200045347 A1 E 61 G07F-007/10
Designated States (National): AU CA JP US
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE
AU 200028607 A G07F-007/10 Based on patent WO 200045347
EP 1147496 A1 E G07F-007/10 Based on patent WO 200045347
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200045347 A1

NOVELTY - A principal entity upon receiving a forwarded request, transmits an acknowledgement message which states acceptance and authentication information for requested services to a registrar entity. When the registrar entity verifies the received acknowledgement message to be correct, the acknowledgement message is forwarded to a subscriber entity.

DETAILED DESCRIPTION - The subscriber entity requests service from the principal entity for sending a request message to the registrar entity of multiple entities. The registrar entity verifies the subscriber entity and forwards the request for service to the principal entity.

USE - For operating infrastructure and applications for cryptographically supported services e.g. in financial, banking, insurance, medical, international commerce and other **commercial** areas, export/import business, media and information services, services where **political** constraints are crucial and many other areas which may require support to achieve required trust, support, security and other assurances.

ADVANTAGE - Provides complementary methods for organizing, maintaining and dynamically managing infrastructure as well as further methods for applications involving operation of infrastructure and of its users. Provides dynamic tools for multi-enterprise, multi-entity infrastructures and further involves methods of their organization, setup and maintenance. Provides methods for dynamic management of relationship between the entities and various users of the infrastructure and provides exact nature of maintaining the linking and the mechanism to support linking of locations into infrastructure.

DESCRIPTION OF DRAWING(S) - The figure shows primary registration protocol.

pp; 61 DwgNo 1/6

Title Terms: SUBSCRIBER; ENTITY; REGISTER; SUPPORT; SERVICE; FORWARDING; ACKNOWLEDGE; MESSAGE; SUBSCRIBER; ENTITY; VERIFICATION; MESSAGE; CORRECT; ENTITY

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-007/10

File Segment: EPI

20/5/18 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013166908 **Image available**

WPI Acc No: 2000-338781/200029

XRPX Acc No: N00-254313

Data security system for memory of computer system, generates cryptokey from encrypted cryptokey using master file, based on request to decrypt the encrypted data file

Patent Assignee: MCBRIDE R C (MCBR-I)

Inventor: MCBRIDE R C

Number of Countries: 089 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200017731	A1	20000330	WO 99US21089	A	19990915	200029 B
AU 200011973	A	20000410	AU 200011973	A	19990915	200035
US 6292899	B1	20010918	US 98159069	A	19980923	200157

Priority Applications (No Type Date): US 98159069 A 19980923

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200017731	A1	E	24	G06F-001/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200011973	A			G06F-001/00	Based on patent WO 200017731
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US 6292899	B1			G06F-012/14	
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Abstract (Basic): WO 200017731 A1

NOVELTY - An encoder encodes the cryptokey used to decrypt the encrypted data file, using a master key stored in a flash RAM (213). The encrypted cryptokey is stored in a separate memory. A key generator generates the cryptokey from the encrypted cryptokey using the master key, based on the request to decrypt the encrypted data file.

DETAILED DESCRIPTION - A detector detects an attempt in authorized access to encrypted data file, based on which the master key stored in the flash RAM (213) is erased. The erasure of master key is performed to enable the authorized user to rewrite the master key in the flash RAM. The detector also detects the anomaly in the encoder. A security manager performs switching control of processor in the computer system to key controller based on the request to decrypt the encrypted data file. A key controller transmits the master key to the decoder, to produce the cryptokey, based on the receipt of control of the processor. An INDEPENDENT CLAIM is also included for operation method of data security system for the memory of computer system.

USE - For preventing unauthorized access to encrypted data files including medical, financial, legal, political and personal information, in personal computer system. And also in distributed computer system where the tasks are performed by remote processors that are linked through a communication network.

ADVANTAGE - Since the encryption protected data can be retrieved from the hard disk drive by the authorized user reinstalling the master key in the volatile key apparatus, decryption of encrypted pass words, cryptokey and security codes stored in the master file is enabled reliably. A high level of data security for the confidential data stored in the computer system memory can be attained, by comprising an effective software cryptosystem such as PGP crypto system with the volatile key apparatus.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the architecture of data security system implemented in the personal computer system.

Flash RAM (213)

pp; 24 DwgNo 2/4

Title Terms: DATA; SECURE; SYSTEM; MEMORY; COMPUTER; SYSTEM; GENERATE; ENCRYPTION; MASTER; FILE; BASED; REQUEST; ENCRYPTION; DATA; FILE

Derwent Class: T01

International Patent Class (Main): G06F-001/00; G06F-012/14

File Segment: EPI

20/5/19 (Item 16 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012988057 **Image available**

WPI Acc No: 2000-159910/200014

XRPX Acc No: N00-119309

User preference display customizing system of electronic shopping system

Patent Assignee: AMERICA ONLINE INC (AMON-N)

Inventor: BURGE G L; LUDDY W A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014638	A	20000111	US 96654529	A	19960529	200014 B

Priority Applications (No Type Date): US 96654529 A 19960529

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014638	A		10	G06F-015/62	

Abstract (Basic): US 6014638 A

NOVELTY - User data and merchant data at remote site are analyzed to generate model parameters indicating user's preferences for display of merchant data. Variable display values independent of merchant data are set in accord with the generated model parameters. The merchant data with characteristics and elements set in accord with the set variable display values is displayed.

DETAILED DESCRIPTION - Model parameters including user's preferred number of shopping options, topics of interest, merchants products and services, sound, background colors are generated for user data and merchant data. The user data represents data relating to computer user's navigational choices and personal characteristics, merchant data relating to merchant's products or services data. The variable display value includes item graphics, item location, item colors, background graphic, background color and sounds. An INDEPENDENT CLAIM is also included for the method of customizing computer display.

USE - In electronic shopping system. Also for providing general information about investigating **money**, weather or recent **political** events.

ADVANTAGE - As the marketing and purchasing of products and service is actually integrated, the display is attractive and pleasing to shopper. As the shopping environment and experience to be customized or tailored for each shopper, usage is made easy.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of electronic shopping system.

pp; 10 DwgNo 1/2

Title Terms: USER; PREFER; DISPLAY; SYSTEM; ELECTRONIC; SHOPPING; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/62

International Patent Class (Additional): G06F-017/60; G07G-001/12

File Segment: EPI

20/5/20 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012914310 **Image available**

WPI Acc No: 2000-086146/200007

XRPX Acc No: N00-067606

Utilization method of spongy, disc-shaped closure device used for fluid flow prevention of toy balloon used as party decoration

Patent Assignee: URSPRINGER J R (URSP-I); URSPRINGER S E (URSP-I)

Inventor: URSPRINGER J R; URSPRINGER S E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6007403	A	19991228	US 97972125	A	19971117	200007 B

Priority Applications (No Type Date): US 97972125 A 19971117

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6007403	A		5	A63H-003/06	

Abstract (Basic): US 6007403 A

NOVELTY - The outer walls of a closure device (10) are squeezed to forcefully open a slit to which the ring (40) of e.g. balloon (32) is inserted and allow the passage of pressurized fluid as the ring is pulled out from an aperture (18). The inflated balloon body (38) is twisted in opposite direction from the concomitant rotation of the

closure device and fix the twisted position to prevent fluid discharge.

DETAILED DESCRIPTION - The disc-shaped closure device is made from spongy resilient material forming thick top and bottom surfaces (12,26) and a side wall (24).

USE - For disc shaped closure device used for fluid flow prevention of toy balloon used as party, **commercial** promotion and **political** rally decoration.

ADVANTAGE - Provides cost effective flexible constrictor which reliably prevents fluid flow in flexible conduit e.g. toy balloon. Simplifies arrangement to create aesthetic and ornamental designs by forming different geometric shapes. Utilizes lightweight material for floating the helium filled balloon. Vary the aperture size suitable for simple insertion of the balloon stem or neck. Performs reusable and allows to inflate other balloons and maintains inflated state.

DESCRIPTION OF DRAWING(S) - The figure shows the perspective view of the closure device with a deflated balloon.

Closure device (10)

Top and bottom surfaces (12,26)

Aperture (18)

Side wall (24)

Balloon (32)

Inflated balloon body (38)

Ring (40)

pp; 5 DwgNo 4/6

Title Terms: METHOD; SPONGE; DISC; SHAPE; CLOSURE; DEVICE; FLUID; FLOW; PREVENT; TOY; BALLOON; PARTY; DECORATE

Derwent Class: P36; Q34

International Patent Class (Main): A63H-003/06

International Patent Class (Additional): B65D-077/10

File Segment: EngPI

20/5/21 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012397367 **Image available**

WPI Acc No: 1999-203474/199917

Related WPI Acc No: 1997-548473

CRPX Acc No: N99-149798

Sign assembly useful as commercial and political signage

Patent Assignee: GILL STUDIOS INC (GILL-N)

Inventor: GILL F P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5878517	A	19990309	US 94268844	A	19940630	199917 B
			US 96633906	A	19960417	
			US 97901247	A	19970728	

Priority Applications (No Type Date): US 96633906 A 19960417; US 94268844 A 19940630; US 97901247 A 19970728

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5878517	A		5	G06F-015/00	CIP of application US 94268844 Cont of application US 96633906 Cont of patent US 5682696

Abstract (Basic): US 5878517 A

NOVELTY - A pocket (36) is formed by joining side panels (16a,16b) through adhesive strips (30). The strips are joined at the inner surface (8) of the panels. A bail (6) with legs (42a,42b) is inserted into the pocket. Compression spaces formed along pocket boundaries. The cross piece of the bail is frictionally retained along the space.

DETAILED DESCRIPTION - A score line (26) extend between side edges and located between edges of sign blank along folded line. The blank comprises pair of panels, which are separated through fold lines.

USE - Is used as **commercial** and **political** signage.

ADVANTAGE - Maximizes frictional holding power on bail, since the strips secures the inner surface.

DESCRIPTION OF DRAWING(S) - The figure shows isometric view of the sign assembly.

Bail (6)
Inner surface of panel (8)
Side panels (16a,16b)
Score line (26)
Adhesive strips (30)
Pocket (36)
Legs (42a,42b)
pp; 5 DwgNo 1/8

Title Terms: SIGN; ASSEMBLE; USEFUL; COMMERCIAL; POLITICAL

Derwent Class: T01

International Patent Class (Main): G06F-015/00

File Segment: EPI

20/5/22 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012088379 **Image available**

WPI Acc No: 1998-505290/199843

XRPX Acc No: N98-393849

Kit for playing game between at least two players - has two movable markers for each player moved according to throw of two dice, which are moved along spaces of two different kinds

Patent Assignee: LAM K Y (LAMK-I); LUCKHURST A H W (LUCK-I)

Inventor: LAM K Y

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5803456	A	19980908	US 97889297	A	19970708	199843 B
WO 9902229	A1	19990121	WO 98GB2004	A	19980708	199910
AU 9882330	A	19990208	AU 9882330	A	19980708	199924

Priority Applications (No Type Date): US 97889297 A 19970708

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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US 5803456	A	13	A63F-003/00	
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WO 9902229	A1 E		A63F-003/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9882330	A		A63F-003/00	Based on patent WO 9902229
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Abstract (Basic): US 5803456 A

The kit includes a first movable marker for each of the players. A board (10) has a first type of space (11) placed peripherally on it onto which the first movable markers are positioned to be moved. The first movable markers are moved according to a first die. The first type of space provides respective financial options and instructions to the players to take a card from a first selected pack of cards which offers other financial options.

A second type of space (16) is placed peripherally within the first type of space on the board onto which a second movable marker for each of the players is positioned to be moved. The second movable markers are moved according to a throw of a second die. The second type of spaces include options associated with political factors which impacts the player's financial transactions and decisions carried out in accordance with the first type of spaces.

ADVANTAGE - Provides education as well as entertainment.

Dwg.1/8

Title Terms: KIT; PLAY; GAME; TWO; PLAY; TWO; MOVE; MARK; PLAY; MOVE;

ACCORD; THROW; TWO; DICE; MOVE; SPACE; TWO; KIND
Derwent Class: P36
International Patent Class (Main): A63F-003/00
File Segment: EngPI

20/5/23 (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011826025 **Image available**
WPI Acc No: 1998-242935/199822
XRPX Acc No: N98-192259

System for electronically developing and processing legal document, e.g
for retail vehicle financial transactions - uses local computer
workstation to capture information input by first party, and remote
financial institution comprising second party and having computer
connected to local workstation

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BENNETT W E; BOIES S J; JONES L; LEVY S E; LOVELL D C; LUSTIG N;
MATCHEN P M; THOMPSON R D

Number of Countries: 024 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 840244	A1	19980506	EP 97307750	A	19971001	199822 B
KR 98032287	A	19980725	KR 9738797	A	19970814	199931
KR 268208	B1	20001016	KR 9738797	A	19970814	200134

Priority Applications (No Type Date): US 96741459 A 19961031

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 840244 A1 E 20 G06F-017/60

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
LT LU LV MC NL PT RO SE SI

KR 98032287 A G06F-017/60

KR 268208 B1 G06F-017/60

Abstract (Basic): EP 840244 A

The system electronically develops and processes a legal document
using a local computer workstation (14). The workstation can
electronically capture information input by a first party for
developing the legal document.

A remote financial institution (16) comprises a second party to the
legal document and has a computer connected to the local computer
workstation for electronically developing the document for contemplated
execution of the document by the two parties. A remote information
bureau computer (18) is connected to the local workstation for
electronically further developing the legal document.

ADVANTAGE - Eliminates noted deficiencies of present day contract
procurement processes. Eliminates paper-based process of credit
approval, providing efficient interaction between businesses and their
customers.

Dwg.1/11

Title Terms: SYSTEM; ELECTRONIC; DEVELOP; PROCESS; LEGAL; DOCUMENT; RETAIL;
VEHICLE; FINANCIAL; TRANSACTION; LOCAL; COMPUTER; CAPTURE; INFORMATION;
INPUT; FIRST; PARTY; REMOTE; FINANCIAL; INSTITUTION; COMPRISE; SECOND;
PARTY; COMPUTER; CONNECT; LOCAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

20/5/24 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011571992 **Image available**
WPI Acc No: 1997-548473/199750

Related WPI Acc No: 1999-203474

XRPX Acc No: N97-457333

Double-sided yard sign assembly for temporary outdoor use - comprises folded sign which is glued at edges to form pocket and U-shaped wire bail which is frictionally retained in pocket to form legs

Patent Assignee: GILL STUDIOS INC (GILL-N)

Inventor: GILL F P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5682696	A	19971104	US 94268844	A	19940630	199750 B
			US 96633906	A	19960417	

Priority Applications (No Type Date): US 96633906 A 19960417; US 94268844 A 19940630

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5682696	A	7	G09F-015/00	CIP of application US 94268844

Abstract (Basic): US 5682696 A

The assembly (2) comprises a sign blank (4) and a U-shaped bail (6), formed from a piece of bent steel wire. The sign blank has a central scored fold line (26) and a pair of parallel adhesive strips (30) extending along an inner face near to the side edges (12) of the face. An image (22) is printed in reverse on each side of the fold line on the outer face and covered with a weather-resistant coating.

The blank is then folded so that the adhesive strips form side seams to secure the sign halves (16) and form a pocket (36). The cross-bar of the bail is fitted into and frictionally retained by the top edge (40) of the pocket so that the sign has two legs (42a,b). The bail width is less than the pocket width to leave a compression space (54) 2-10 times the leg diameter between the legs and the seams.

USE/ADVANTAGE - For **political** or **commercial** advertising. The sign can be quickly erected leaving both faces visible.

Dwg.1/13

Title Terms: DOUBLE; SIDE; YARD; SIGN; ASSEMBLE; TEMPORARY; OUTDOOR; COMPRISE; FOLD; SIGN; GLUE; EDGE; FORM; POCKET; U-SHAPED; WIRE; BAIL; FRICTION; RETAIN; POCKET; FORM; LEG

Derwent Class: P85

International Patent Class (Main): G09F-015/00

File Segment: EngPI

20/5/25 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010277233 **Image available**

WPI Acc No: 1995-178488/199523

Time-series information retrieving for use in predicting e.g. future prices of bonds - determining time series information detail which is then stored in table and past news and event information in stored in data base as time passes

Patent Assignee: HITACHI LTD (HITA)

Inventor: MARUOKA T; MASUI S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5412769	A	19950502	US 92995154	A	19921222	199523 B

Priority Applications (No Type Date): JP 9210541 A 19920124

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5412769	A	18	G06F-015/24	

Abstract (Basic): US 5412769 A

The method involves preparing detail of the determined- time-series information in a table, then storing past time-series news and event information in a database. A graph representing transition of the

determined time-series information is displayed on a screen.

A prediction result for each point based on the detail of the determined time-series information is then calculated for determining whether the calculated prediction result hits to the determined time-series information or not. Further it requires applying a hit/miss mark on the graph, while past time-series news and event information corresp to a time point on the graph entered by a user are retrieved and displayed on the screen.

USE/ADVANTAGE - For predicting future value based on time series information, dealing with **financial** business. Takes into account **political** and economical information.

Dwg.13/14

Title Terms: TIME; SERIES; INFORMATION; RETRIEVAL; PREDICT; FUTURE; PRICE; BOND; DETERMINE; TIME; SERIES; INFORMATION; DETAIL; STORAGE; TABLE; PASS; NEWS; EVENT; INFORMATION; STORAGE; DATA; BASE; TIME; PASS

Derwent Class: T01

International Patent Class (Main): G06F-015/24

File Segment: EPI

20/5/26 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009694560

WPI Acc No: 1993-388113/199349

XRPX Acc No: N93-299728

Processing method for prepaid telephone calls - using secret code numbers marked on cards available for purchasing by the public

Patent Assignee: FROMER S (FROM-I)

Inventor: FROMER S

Number of Countries: 018 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 572991	A2	19931208	EP 93108827	A	19930602	199349 B
EP 572991	A3	19940907	EP 93108827	A	19930602	199532
IL 102077	A	19960618	IL 102077	A	19920602	199631
EP 572991	B1	19961030	EP 93108827	A	19930602	199648
DE 69305690	E	19961205	DE 605690	A	19930602	199703
			EP 93108827	A	19930602	
ES 2096802	T3	19970316	EP 93108827	A	19930602	199718

Priority Applications (No Type Date): IL 102077 A 19920602

Cited Patents: No-SR.Pub; 1.Jnl.Ref; CH 460417; EP 378727; JP 2044850; US 4706275

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 572991	A2	E	3	H04M-017/02	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

EP 572991	B1	E	4	H04M-017/02	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

DE 69305690	E			H04M-017/02	Based on patent EP 572991
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ES 2096802	T3			H04M-017/02	Based on patent EP 572991
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EP 572991	A3			H04M-017/02	
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IL 102077	A			G07F-007/00	
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Abstract (Basic): EP 572991 A

The method involves programming a respective Public Automatic Branch exchange (PABX) to become toll-free accessible for incoming calls through dialling any one out of a series of predetermined numbers stored. The calling party is allowed to complete connection with the called party. The connection is cut off after a prefixed time/counter pulses interval. Any number that had once to be dialled is then erased from the data-bank.

The method further involves marking the numbers on a vendible carrier member in an invisible manner. The vendible carrier members are

offered on sale to the general public allowing purchasers, after exposing the respective number, to place a call for the duration of the interval described.

ADVANTAGE - Allows prepaid calls to be made from ordinary telephones.

Dwg.0/0

Title Terms: PROCESS; METHOD; PREPAYMENT; TELEPHONE; CALL; SECRET; CODE; NUMBER; MARK; CARD; AVAILABLE; PURCHASE; PUBLIC

Derwent Class: T05; W01

International Patent Class (Main): G07F-007/00; H04M-017/02

File Segment: EPI

20/5/27 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008410174 **Image available**

WPI Acc No: 1990-297175/199039

XRPX Acc No: N90-228417

Board game - simulates educational, family, business, political and financial events and activates associated with life

Patent Assignee: INGALLS D E (INGA-I)

Inventor: INGALLS D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4955616	A	19900911	US 89411693	A	19890925	199039 B

Priority Applications (No Type Date): US 89411693 A 19890925

Abstract (Basic): US 4955616 A

The board game simulates educational, family, business, **political** and **financial** events and activities associated with life. The objective of the game is to manoeuvre a game marker through various movement paths.

This is done in accordance with the throw of a numbered die to achieve a predetermined educational level and a predetermined financial account balance prior to reaching a finish or early retirement zone.

Dwg.1/6

Title Terms: BOARD; GAME; SIMULATE; EDUCATION; FAMILY; BUSINESS; POLITICAL; FINANCIAL; EVENT; ACTIVATE; ASSOCIATE; LIFE

Derwent Class: P36

International Patent Class (Additional): A63F-003/00

File Segment: EngPI

20/5/28 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008270895

WPI Acc No: 1990-157896/199021

XRAM Acc No: C90-068727

XRPX Acc No: N90-122700

Magneto-optical recording medium - contains magnetic material for spin-glass characteristic, high-density, large capacity recording medium

Patent Assignee: RES DEV CORP JAPAN (SHKJ); SANYO ELECTRIC CO LTD (SAOL); SHINGIJUTSU JIGYODAN (SHKJ)

Inventor: MAEDA A

Number of Countries: 005 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 369815	A	19900523	EP 89311933	A	19891117	199021 B
JP 2223045	A	19900905	JP 89290026	A	19891109	199042
US 5032465	A	19910716	US 89438590	A	19891117	199131
EP 369815	B1	19950125	EP 89311933	A	19891117	199508
DE 68920828	E	19950309	DE 620828	A	19891117	199515

Priority Applications (No Type Date): JP 88290113 A 19881118
 Cited Patents: 2.Jnl.Ref; A3...9109; DE 3811684; JP 63273236; NoSR.Pub
 Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 369815	A				
Designated States (Regional): DE FR GB					
EP 369815	B1 E	16		G11B-011/10	
Designated States (Regional): DE FR GB					
DE 68920828	E			G11B-011/10	Based on patent EP 369815

Abstract (Basic): EP 369815 A

Laser light is irradiated on a magnetic thin film recording medium structure having a spin-glass characteristic and comprising)alternately stacked multilayers of a rare-earth metal and a conductive material. The film is heated to a predetermined temp. below the spin-glass transition temp. when recording information, and heated to a temp. above the spin-glass transition temp. when erasing the information.

USE/ADVANTAGE - The material may provide a high-density, large-capacity recording medium. A perpendicular-magnetic recording medium is provided without the disadvantage of **extreme** and easy oxide **associated** with **commercially** available Tb Fe Co alloy. (15pp
 Dwg.No.1/11)

Title Terms: MAGNETO-OPTICAL; RECORD; MEDIUM; CONTAIN; MAGNETIC; MATERIAL;
 SPIN; GLASS; CHARACTERISTIC; HIGH; DENSITY; CAPACITY; RECORD; MEDIUM
 Derwent Class: L03; T03; V02; W04
 International Patent Class (Additional): G11B-011/10; H01F-010/12
 File Segment: CPI; EPI

20/5/29 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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007231190

WPI Acc No: 1987-228198/198732

XRPX Acc No: N87-170748

Political game utilising die with interchangeable faces - has board with zones, representing voting stages, and includes voting chips

Patent Assignee: WILLIS W H (WILL-I)

Inventor: WILLIS K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4682778	A	19870728	US 86839262	A	19860313	198732 B

Priority Applications (No Type Date): US 86839262 A 19860313

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4682778	A		6		

Abstract (Basic): US 4682778 A

The game has a board showing a voting area marked House of Representatives, a voting area marked Senate, a vice-president's voting booth located inside the Senate, and a president's voting booth located between and separate from the House of Representatives and the Senate. Inside both the House of Representatives and the Senate volting areas are eight industry voting booths where players (representing industries) try to accumulate more and more voting chips.

An area numbered 2 through 12 on the game board specifies what is done when each player's turn comes, and two regular dice are rolled as a means of chance. Election cards allow players to win voting chips in the House of Representatives, the Senate, the vice-presidency, and the presidency. Politics cards give players a variety of **political** advantages. Legislation cards target different game industries (players) for potential **financial** gains or losses, dependent upon

votes taken in Congress. A changeable coloured die determines which players win election votes and which industries (players) are targeted for financial gains or losses.
Title Terms: POLITICAL; GAME; UTILISE; DIE; INTERCHANGE; FACE; BOARD; ZONE; REPRESENT; VOTE; STAGE; VOTE; CHIP
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

20/5/30 (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007189924
WPI Acc No: 1987-186933/198727
XRPX Acc No: N87-139690

Frame and counters for strategy games - comprises counters carrying different markings on their faces which are manipulated in polygonal frame

Patent Assignee: DUCOEURJOLY (DUCO-N)
Inventor: DUCOEURJOL
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
FR 2590180 A 19870522 FR 8517048 A 19851119 198727 B

Priority Applications (No Type Date): FR 8517048 A 19851119
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
FR 2590180 A 10

Abstract (Basic): FR 2590180 A

The frame and counters are for a game of strategy. The counters are manipulated by the players and the frame(10) is flat and polygonal, carrying on at least one of its faces at least two different reference markings.

A series of counters(15) each carry on at least one of their faces distinct signs which can be made to mate up with the reference markings. The counters are selectively juxtaposed by the players to form set configurations each of which matches up to the markings on the frame.

USE - To simulate political or commercial games of strategy.
1/3

Title Terms: FRAME; COUNTER; STRATEGY; GAME; COMPRISE; COUNTER; CARRY; MARK ; FACE; MANIPULATE; POLYGONAL; FRAME
Derwent Class: P36
International Patent Class (Additional): A63F-003/00
File Segment: EngPI

20/5/31 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004835326
WPI Acc No: 1986-338667/198651
XRPX Acc No: N86-252654

Political board game - includes sets of cards for assisting or hindering pursuit of political office by players

Patent Assignee: CHILDS C F (CHIL-I)
Inventor: CHILDS M O
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 4625970 A 19861202 US 85740627 A 19850603 198651 B

Priority Applications (No Type Date): US 85740627 A 19850603

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 4625970 A 18

Abstract (Basic): US 4625970 A

The political game has a square or rectangular game board contg. spaces which are unfavourable, favourable or neutral. A set of three different playing pieces are of the same colour for each player. A set of drawing cards of one colour either assist or hinder the players' pursuit of higher political office ranging from candidate through governor and senator and culminating in the presidency.

A set of hindering drawing cards is of a contrasting colour. A set of debate cards is provided for challenges the players' knowledge of American political history. Also provided is paper play money, a pair of dice, vote tokens, worth different numbers of votes and a set of rules and regulations governing play.

Title Terms: POLITICAL; BOARD; GAME; SET; CARD; ASSIST; HINDERED; PURSUIT; POLITICAL; OFFICE; PLAY

Derwent Class: P36

International Patent Class (Additional): A63F-003/00

File Segment: EngPI

20/5/32 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004776448

WPI Acc No: 1986-279789/198643

XRPX Acc No: N86-209077

Recognition system for personal features - digitises and compresses analog picture signals onto card for reading and regenerating picture on display

Patent Assignee: MATSUSHITA ELECTRIC WORKS LTD (MATW)

Inventor: AKIYAMA K; NAKAO T; YASUDA A; YUASA H

Number of Countries: 005 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3610074	A	19861016	DE 3610074	A	19860325	198643 B
GB 2173970	A	19861022	GB 866514	A	19860317	198643
FR 2579346	A	19860926				198645
US 4703347	A	19871027	US 86840747	A	19860318	198745
GB 2173970	B	19880928				198839
DE 3610074	C	19881201				198848
CA 1252878	A	19890418				198920

Priority Applications (No Type Date): JP 8560002 A 19850325

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
DE 3610074 A 22

Abstract (Basic): DE 3610074 C

The system converts an image of a person into digital form and writes it onto a card. The data on the card is read whenever the card is used. The digitising device digitises an analog image of the person's picture depending on the brightness of the analog image of the person's picture depending on the brightness of the analog picture before writing the digital image data onto the card and compresses the image data.

The read device expands the image data from the card and converts it into an analog image. A display screen makes the expanded analog image visible. The digitising and compressing device compresses pixels differing from the changed pixels of the image data as zero pixels.

USE - Security or identity card, used with camera and image recognition in automated cash dispenser. (22pp Dwg.No.1/3)

Title Terms: RECOGNISE; SYSTEM; PERSON; FEATURE; DIGITAL; COMPRESS; ANALOGUE; PICTURE; SIGNAL; CARD; READ; REGENERATE; PICTURE; DISPLAY

Derwent Class: P76; T04; T05

International Patent Class (Additional): B42D-015/02; G06K-009/36;
G06K-019/06; G07F-007/10; G11B-005/80; G11C-007/00; G11C-017/00;
H04N-001/41; H04N-007/18
File Segment: EPI; EngPI

20/5/33 (Item 30 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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002095797

WPI Acc No: 1979-B5686B/197908

System preventing criminal actions in banks or business offices - includes floor which is divided in areas, some of which can be opened serving as traps

Patent Assignee: RICHTER G (RICH-I)

Inventor: BAUER H; DRESPE G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 2735128	A	19790215				197908 B

Priority Applications (No Type Date): DE 2735128 A 19770804

Abstract (Basic): DE 2735128 A

The floor of the bank is divided in suitable geometrical areas which can be electronically switched through control panels on which the areas can be projected in reduced scale. This is done as soon as a criminal steps on the areas.

The control panels with reduced illuminated areas can suddenly remove the corresponding areas, so that the person(s) fall into catching devices such as safety nets or padded chambers. The alarm system may also be extended to furniture items such as tables or stools.

Title Terms: SYSTEM; PREVENT; CRIMINAL; ACTION; BANK; BUSINESS; OFFICE; FLOOR; DIVIDE; AREA; CAN; OPEN; SERVE; TRAP

Derwent Class: Q47; W05

International Patent Class (Additional): E05G-005/02; G08B-015/00

File Segment: EPI; EngPI

20/5/34 (Item 31 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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001829219

WPI Acc No: 1977-50214Y/197728

Recycleable metal-working liquid - contains ethylene oxide-propylene oxide block copolymer, alkanolamine cinnamate and boron amine complex

Patent Assignee: SUNTECH KK (SUNO)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4033886	A	19770705				197728 B

Priority Applications (No Type Date): US 75630823 A 19751111; US 75545845 A 19750131

Abstract (Basic): US 4033886 A

A concentrate, which can be diluted with water to form a recycleable metal working liquid, comprises (A) a major amt. of an aq. soln. of a liquid block copolymer of ethylene oxide and propylene oxide, the copolymer having a mol. wt. 1800-2900; and (B) an effective amt. of alkanolamine cinnamate and a boron amine complex to inhibit corrosion. The complex is the reaction prod. of methyl- or phenyl borate and trimethylamine, ammonia, hydrazine or a primary aliphatic hydrocarbyl amine.

After use in metal working, the compsn. when heated to 160-210

degrees F forms two distinct layers. The bottom layer contains most of the active ingredients whereas the upper layer contains most of the contaminants. The bottom layer can be separated, rediluted with water, and reused. Furthermore, although the compsn. contains no petroleum oil, it has lubricity or **extreme pressure characteristics** for superior to **commercial** semi-synthetic chemical coolants.

The block copolymer pref. contains 36-45 wt.% ethylene oxide and 55-65 wt.% propylene oxide. The alkanolamine cinnamate is pref. ethanolamine cinnamate. The boron amine complex is pref.

tris(borolane)borozone

Title Terms: METAL; WORK; LIQUID; CONTAIN; ETHYLENE; OXIDE; PROPYLENE;
OXIDE; BLOCK; COPOLYMER; ALKANOLAMINE; CINNAMATE; BORON; AMINE; COMPLEX
Derwent Class: A25; A97; E19; H07; M14
International Patent Class (Additional): C10M-001/32
File Segment: CPI

22/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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04889971 **Image available**
DEVICE AND METHOD FOR ALARMING AND DETECTING DESTRUCTION FOR STRUCTURE

PUB. NO.: 07-182571 [JP 7182571 A]
PUBLISHED: July 21, 1995 (19950721)
INVENTOR(s): YANAGIDA HIROAKI
MUTO NORIO
SAITOU CHIKAKO
USUI MASAHIRO
NAKATSUJI TERUYUKI
SEKIJIMA KENZO
OTSUKA YASUSHI
SUGITA MINORU
APPLICANT(s): SOGO KEIBI HOSHO CO LTD [422732] (A Japanese Company or Corporation), JP (Japan)
SHIMIZU CORP [000229] (A Japanese Company or Corporation), JP (Japan)
YANAGIDA HIROAKI [000000] (An Individual), JP (Japan)
APPL. NO.: 05-325244 [JP 93325244]
FILED: December 22, 1993 (19931222)
INTL CLASS: [6] G08B-013/22
JAPIO CLASS: 44.9 (COMMUNICATION -- Other)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking); R131
(INFORMATION PROCESSING -- Microcomputers & Microprocessors)

ABSTRACT

PURPOSE: To provide a device and method for alarming and detecting destruction for a structure, which can detect the **destructive behavior** to a wall part by an invader or can prevent the complete destruction of the wall part and the invasion of the invader into the structure, by particularly applying to the wall part, etc., of the structure.

CONSTITUTION: This device is provided with a destruction detecting means 10 which is provided with consecutive carbon fiber in one body inside a grid 11 consisting of a plastic material and terminals 15 **exposed** outside the grid 11 for both terminals of the carbon fiber, an energizing and detection means 20 which makes an electric current to flow through the carbon fiber via the terminals and detects the variation of the resistance value of the carbon fiber, and an alarm 40 which alarms by detecting destruction of the destruction detecting means 10 based on the detection result by this energizing and detection means 20.

22/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014141546 **Image available**
WPI Acc No: 2001-625757/200172
XRPX Acc No: N01-466457

System for mitigating risks associated with setting of foreign exchange and other payment-based transactions using a digital certificate to secure user and payment bank access

Patent Assignee: TYSON-QUAH K (TYSO-I)
Inventor: TYSON-QUAH K
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163498	A2	20010830	WO 2001GB802	A	20010223	200172 B
AU 200135771	A	20010903	AU 200135771	A	20010223	200202

Priority Applications (No Type Date): US 2000513440 A 20000225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200163498 A2 E 86 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200135771 A G06F-017/60 Based on patent WO 200163498

Abstract (Basic): WO 200163498 A2

NOVELTY - A granular payments management system involves a network of third **party** host applications (4) **connected** to user host applications (1) via agreed network arrangements and the users are interconnected to a virtual private network (6.1) via routers (6.3) and various Internet protocol networks (6.2). The core system (2) processes data received from plural users and communicates with the payment **bank** host application (3) interfaced to domestic payment systems (5) for each currency. Access is allowed by digital certification and the host applications use secure communications.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method of reducing payment, liquidity and systemic **risks** and for a global Internet computer based payment **risk** management system and method.

USE - Mitigating payment, liquidity and systemic **risks** in settlement of foreign exchange and other transactions.

ADVANTAGE - Efficient enabling of plural systems in many currencies.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic diagram of the network

Third party host applications (4)
User host applications (1)
Routers (6.3)
Networks (6.2)
Core system (2)
Payment **bank** host applications (3)
pp; 86 DwgNo 3/10

Title Terms: SYSTEM; MITIGATE; **RISK** ; ASSOCIATE; SET; FOREIGN; EXCHANGE;
PAY; BASED; TRANSACTION; DIGITAL; CERTIFY; SECURE; USER; PAY; **BANK** ;
ACCESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013870580 **Image available**

WPI Acc No: 2001-354792/200137

XRPX Acc No: N01-257815

Non- destructive characteristic testing circuit for dielectric materials, has sensing elements in parallel to extended portions of primary windings imposing spatially periodic magnetic field on current supply

Patent Assignee: JENTEK SENSORS INC (JENT-N)

Inventor: GOLDFINE N J; SCHLICKER D E; TSUKERNIK V; WASHABAUGH A P;
ZILBERSTEIN V

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200122076	A1	20010329	WO 2000US25690	A	20000920	200137 B
AU 200115691	A	20010424	AU 200115691	A	20000920	200141

Priority Applications (No Type Date): US 2000656723 A 20000907; US 99155038
P 19990920; US 2000203744 P 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200122076	A1	E	123	G01N-027/90	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200115691 A G01N-027/90 Based on patent WO 200122076

Abstract (Basic): WO 200122076 A1

NOVELTY - Primary winding (82) having parallel winding imposes spatially periodic magnetic field when current is supplied. Array of sensing elements are arranged in parallel to the extended portions of primary winding. A series connection in a plane other than primary winding plane connects the sensing elements. Separate output connections are provided to each group of sensing elements.

DETAILED DESCRIPTION - The primary windings imposes spatially periodic magnetic field of two spatial wavelengths to a test substrate, when driven by an electric current. Each sensing element is positioned between the extended portions of primary winding corresponding to half wavelength of primary winding. The sensing elements senses the response of the test substrate to the imposed magnetic field. Series connection connects the sensing elements in perpendicular to the extended portions of the primary winding to group the individual sensing elements. Separate output connections are provided to each group of the sensing element located along the length of the extended portions of primary winding. INDEPENDENT CLAIMS are also included for the following:

- (a) Eddy current sensor;
- (b) Spatial periodic magnetic field creating method;
- (c) Fastener damage monitoring method;
- (d) Material property estimating method;
- (e) Test material damage rectification method

USE - For non-destructive material characterization, particularly quantitative, model-based characterization of surface, near-surface and bulk material condition for flat and curved parts or components of dielectric material using Eddy-current sensors. Also used for measuring foil thickness, characterize coatings, and to measure porosity. Used to detect flaws such as cracks. For inspection of structural members in aircraft, power plant, etc. To detect and monitor material damage, crack initiation and crack growth due to fatigue, creep, stress corrosion, cracking, etc, in the earliest stages to verify the integrity of the structure. For inspection, maintenance and repair of military and **commercial** aircraft.

ADVANTAGE - Promotes accurate modeling of the response to eliminate undesired behavior in the response of sensing elements. Provides increased depth of sensitivity by eliminating the coupling of spatial magnetic field modes that do not penetrate deep into the material under test (MUT). Enables detection and monitoring of pre-crack fatigue damage, cracks and other material degradation from testing or service **exposure**.

DESCRIPTION OF DRAWING(S) - The figure shows the plan view of meandering winding magnetometer array-rosette.

Primary winding (82)

pp; 123 DwgNo 24a/54

Title Terms: NON; DESTROY; CHARACTERISTIC; TEST; CIRCUIT; DIELECTRIC; MATERIAL; SENSE; ELEMENT; PARALLEL; EXTEND; PORTION; PRIMARY; WIND; IMPOSE; SPACE; PERIODIC; MAGNETIC; FIELD; CURRENT; SUPPLY

Derwent Class: S02; S03; V02; W06

International Patent Class (Main): G01N-027/90

International Patent Class (Additional): G01B-007/16

File Segment: EPI

23/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07195154 **Image available**
DATA CARRIER DEVICE AND MANAGEMENT SYSTEM

PUB. NO.: 2002-063559 [JP 2002063559 A]
PUBLISHED: February 28, 2002 (20020228)
INVENTOR(s): NAKAYAMA MASAYUKI
NISHIMUTA MAKOTO
HAYAKAWA TAKESHI
NAKAMURA TOSHIHIRO
APPLICANT(s): SEIKO PRECISION INC
APPL. NO.: 2000-252410 [JP 2000252410]
FILED: August 23, 2000 (20000823)
INTL CLASS: G06K-019/077 ; B42D-015/10; G06K-019/00 ; G06K-019/04

ABSTRACT

PROBLEM TO BE SOLVED: To provide a data carrier device which can prevent scalping actions of selling and buying a data carrier at a high price and **illegal actions** of forcibly replacing the data carrier.

SOLUTION: The data carrier 1 is arranged in a band part 20 corresponding to notches 5 to 5 made in the band part 20, which is mounted on an object while wound by inserting an insert part 20a into a cavity part 20c, drawing an insertion protection paper 20d2 to **expose** the adhesion surface of a both-sided adhesive tape 20d1, and pressing a cavity formation part 20c to fix the adhesion surface of the both-sided adhesive tape 20d1 and the insert part 20a. When the data carrier device 10 is detached, a detachment part clamped in the notches 5 to 5 is drawn to cut the band part 20. At this time, the data carrier 1 is also cut at the same time, so the data carrier 1 becomes unable to operate, so that illegal use such as reuse can be prevented.

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23/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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01593567 **Image available**
COLLATING METHOD OF ID CARD OWNER

PUB. NO.: 60-072067 [JP 60072067 A]
PUBLISHED: April 24, 1985 (19850424)
INVENTOR(s): MURAMATSU MASAO
APPLICANT(s): KYODO PRINTING CO LTD [358920] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 58-178211 [JP 83178211]
FILED: September 28, 1983 (19830928)
INTL CLASS: [4] G06F-015/30; G06K-009/00 ; G06K-017/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3 (INFORMATION PROCESSING -- Input Output Units)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic **Banking**)
JOURNAL: Section: P, Section No. 383, Vol. 09, No. 210, Pg. 116, August 28, 1985 (19850828)

ABSTRACT

PURPOSE: To prevent completely an illegal use by using a magnetic storage part as a data updating memory corresponding to a change with time lapse of a **personal feature** parameter encoded by a CPU in an IC card with a magnetic stripe.

CONSTITUTION: A feature parameter subjected to a change with time lapse, such as a finger-print, voice, face, etc. of a card owner 4 is written and stored in a magnetic storage part 1. When a card 3 is inserted into a

terminal machine 5, the terminal machine 5 requests the owner 4 to present his fingerprint, voice, face, etc., reads them by a feature reading part 51, and transmits them to an IC circuit 2 of the card 3. A data read from the owner 4 is compared with a data stored in the magnetic storage part 1 by a matching circuit 203, and when both of them are matched with a high accuracy, an operating part 55 of the terminal machine 5 is operated. The latest feature parameter of the owner 4 is encoded by an encoding circuit 204, and thereafter, written in the magnetic storage part 1 of the card 3 through a magnetic storage reading and writing part 53

23/5/3 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014035956 **Image available**

WPI Acc No: 2001-520169/200157

Related WPI Acc No: 2002-414290

XRPX Acc No: N01-385160

Decorative license plate frame engraving method for motor cycle, involves covering base of license plate frame by mask and exposing selective portion of base for transferring scaled message data onto frame

Patent Assignee: PLEOTIS E M (PLEO-I)

Inventor: PLEOTIS E M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6262807	B1	20010717	US 97907860	A	19970808	200157 B

Priority Applications (No Type Date): US 97907860 A 19970808

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6262807	B1	11	G06K-015/00	

Abstract (Basic): US 6262807 B1

NOVELTY - The base of license plate frame (60) is aligned to a reference point and the message data is scaled relative to the defined message zones (84,86) in license plate frame. A mask covers base (62) of license plate frame and base is **exposed** selectively for transferring scaled message data onto license plate frame.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for decorative license plate frame.

USE - For engraving decorative license plate frame for motor cycle used by car dealers, vehicle related advertisers, etc.

ADVANTAGE - The name, telephone number, web address, **political** or personal statements and other information can be engraved on the license plate frame efficiently, thereby designing the vehicles in unique manner.

DESCRIPTION OF DRAWING(S) - The figures show the front and sectional views of license plate frame.

License plate frame (60)

Base (62)

Message zones (84,86)

pp; 11 DwgNo 3, 5/9

Title Terms: DECORATE; LICENCE; PLATE; FRAME; ENGRAVING; METHOD; MOTOR;

CYCLE; COVER; BASE; LICENCE; PLATE; FRAME; MASK; **EXPOSE** ; SELECT;

PORTION; BASE; TRANSFER; SCALE; MESSAGE; DATA; FRAME

Derwent Class: P85; T01; T04

International Patent Class (Main): G06K-015/00

International Patent Class (Additional): G09F-007/00; G09F-007/16

File Segment: EPI; EngPI

23/5/4 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013913161 **Image available**

WPI Acc No: 2001-397374/200142

XRPX Acc No: N01-292851

Electronic commerce connection system, has mobile communication unit that is automatically connected to third party system when user facilitates reading of data carrier by reader

Patent Assignee: MANTZIVIS L N (MANT-I)

Inventor: MANTZIVIS L N

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200113314	A2	20010222	WO 2000ZA135	A	20000815	200142 B
AU 200073911	A	20010313	AU 200073911	A	20000815	200142
ZA 200006202	A	20010926	ZA 20006202	A	20001101	200161
ZA 200004123	A	20020424	ZA 20004123	A	20000814	200237

Priority Applications (No Type Date): ZA 994227 A 19990815

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200113314 A2 E 20 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200073911 A G06F-017/60 Based on patent WO 200113314

ZA 200006202 A 19 G06F-000/00

ZA 200004123 A 21 G06F-000/00

Abstract (Basic): WO 200113314 A2

NOVELTY - A mobile communication unit (22) is connectable to a mobile communication network (16) and to a reader (20). The mobile communication unit is automatically **connected** to a third party system (18), when a user facilitates the reading of the data carrier (14) by the reader.

DETAILED DESCRIPTION - The data carrier includes a set of instructions for permitting access to a mobile communication network. The data carrier also includes a set of instructions for **connecting** to the third party system via the mobile communication network.

INDEPENDENT CLAIMS are also included for the following:

- (a) a system for conducting a business transaction;
- (b) and a competition system.

USE - Used when conducting electronic **commerce**. Used for e.g. business transactions system.

ADVANTAGE - Enables adding an additional dimension to an ordinary calling or business card. Enables use of data carriers in electronic **commerce**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic **commerce** connection system.

Data carrier (14)

Mobile communication network (16)

Third party system (18)

Reader (20)

Mobile communication unit (22)

pp; 20 DwgNo 1/3

Title Terms: ELECTRONIC; CONNECT; SYSTEM; MOBILE; COMMUNICATE; UNIT;

AUTOMATIC; CONNECT; THIRD; PARTY; SYSTEM; USER; FACILITATE; READ; DATA; CARRY; READ

Derwent Class: S05; T01; T04; T05; W01; W02

International Patent Class (Main): G06F-000/00; G06F-017/60

International Patent Class (Additional): G06K-000/00 ; G07B-000/00

File Segment: EPI

23/5/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013250073 **Image available**

WPI Acc No: 2000-421956/200036

XRPX Acc No: N00-314815

Eye imaging apparatus for use in secured system e.g. automated e.g. automated teller machine, emits cone-shaped beam of specific wavelength with centerline that is at acute angle from optical axis of imaging device

Patent Assignee: SENSAR INC (SENS-N)

Inventor: ROZMUS J M; SALGANICOFF M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6069967	A	20000530	US 97964359	A	19971104	200036 B

Priority Applications (No Type Date): US 97964359 A 19971104

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6069967	A	5	G06K-009/00	

Abstract (Basic): US 6069967 A

NOVELTY - A complementary metal-oxide semiconductor imaging device (15) is positioned such that eye (1) of subject with eyeglass lens (3) is within its field of view. A monochromatic light source (2) having small source area emits cone-shaped beam of 700-800 nm wavelength with centerline (7) that is at an acute angle of less than 15degrees from optical axis (9) of imaging device.

DETAILED DESCRIPTION - The CMOS imaging device (15) exhibiting minimal blooming, has controller connected to **exposure** control unit and strobing device for synchronizing **exposure** control and strobing device. The source area of light source is smaller than twice a largest area obscured by specular reflection that is tolerated in image of the object. A band pass filter in front of the imaging device, allows passage of within selected narrow spectral range. An INDEPENDENT CLAIM is also included for obtaining image of human eye.

USE - For illuminating and imaging an eye through eye-glasses or contact lenses in secured area or system such as automated teller machines, for recognizing or identifying individual from **personal biological characteristics** . Also for quality control for product identification purposes.

ADVANTAGE - The usage of monochromatic illumination with center wavelength in the range of 700-800 nm, balances the considerations of visibility to the subject, sensitivity of imaging device and contrast along iris/sclera boundary of eye.

DESCRIPTION OF DRAWING(S) - The figure shows the arrangement of light source of illuminator adjacent to camera.

Eye (1)

Monochromatic light source (2)

Eyeglass lens (3)

Centerline (7)

Optical axis of imaging device (9)

CMOS imaging device (15)

pp; 5 DwgNo 1/2

Title Terms: EYE; IMAGE; APPARATUS; SECURE; SYSTEM; AUTOMATIC; AUTOMATIC; TELLER; MACHINE; EMIT; CONE; SHAPE; BEAM; SPECIFIC; WAVELENGTH; ACUTE; ANGLE; OPTICAL; AXIS; IMAGE; DEVICE

Derwent Class: P31; S05; T04; T05; X26

International Patent Class (Main): G06K-009/00

International Patent Class (Additional): A61B-003/14

File Segment: EPI; EngPI

23/5/6 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012384152 **Image available**

WPI Acc No: 1999-190259/199916

XRPX Acc No: N99-139165

Personal inherent characteristics identification for security purposes

Patent Assignee: OGILVIE J W L (OGIL-I)

Inventor: OGILVIE J W L

Number of Countries: 081 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9909512	A1	19990225	WO 98US16877	A	19980813	199916 B
AU 9890198	A	19990308	AU 9890198	A	19980813	199929
GB 2343039	A	20000426	WO 98US16877	A	19980813	200023
			GB 20002110	A	20000131	
GB 2343039	B	20010613	WO 98US16877	A	19980813	200134
			GB 20002110	A	20000131	

Priority Applications (No Type Date): US 9836621 A 19980307; US 9756615 P 19970820

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9909512 A1 E 42 G06K-009/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9890198 A Based on patent WO 9909512

GB 2343039 A G07F-007/00 Based on patent WO 9909512

GB 2343039 B G07F-007/00 Based on patent WO 9909512

Abstract (Basic): WO 9909512 A1

NOVELTY - The system identifies means of identifying an individual, e.g. for use as a security code in a computer or bank teller machine. One or more inherent characteristics are identified and the individual tested with them. These may be pattern recognition tests, pattern completion, typing rhythms or others. Having performed the tests they are evaluated to ensure that they acceptably uniquely identify the individual. The test can later be applied with other measures to identify the person.

USE - Identification for security purposes

ADVANTAGE - Use inherent features of individual for identification using normal computer and without needing expensive additional hardware or items that a person must carry or remember.

DESCRIPTION OF DRAWING(S) - Inherent characteristic identifier

Identification of suitable test (200)

Combining and using test for identification (202)

pp; 42 DwgNo 2/11

Title Terms: PERSON; INHERENT; CHARACTERISTIC; IDENTIFY; SECURE; PURPOSE

Derwent Class: S05; T01

International Patent Class (Main): G06K-009/00 ; G07F-007/00

International Patent Class (Additional): G06F-001/00; G07C-009/00

File Segment: EPI

23/5/7 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010136769 **Image available**

WPI Acc No: 1995-038020/199506

XRPX Acc No: N95-030082

Automatic pattern recognition and feature mask generating systems - forms zonal features and anti features having positive and negative feature factors from training data set

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: MAIER U; RUPPERT W

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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EP 632404	A1	19950104	EP 93110481	A	19930701	199506	B
EP 632404	B1	19971229	EP 93110481	A	19930701	199805	
DE 69315990	E	19980205	DE 615990	A	19930701	199811	
			EP 93110481	A	19930701		

Priority Applications (No Type Date): EP 93110481 A 19930701

Cited Patents: US 4887303; US 5204914

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 632404	A1	E	15	G06K-009/64	
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Designated States (Regional): DE FR GB

EP 632404	B1	E	26	G06K-009/64	
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Designated States (Regional): DE FR GB

DE 69315990	E			G06K-009/64	Based on patent EP 632404
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Abstract (Basic): EP 632404 A

The system for pattern recognition uses a system for generating feature masks being used in the pattern recognition process. The mask generation utilises pieces covering a master and sample pattern and pieces not covering the area of the master and sample pattern. This forms zonal features and anti features having positive and **negative feature** factor values as well as incorporating different weighting factors.

The system allows a fully automatic feature generation technique and allows training of new character classes in a very short time. For each meaning class, the different shaped classes are generated statistically and the weighted zonal positive features are derived. In parallel there are weighted anti features trained which increase the accuracy of classification substantially.

ADVANTAGE - System implements classifier of high accuracy for recognition of characters with low print quality according to **banking** requirements.

Dwg.4/10

Title Terms: AUTOMATIC; PATTERN; RECOGNISE; FEATURE; MASK; GENERATE; SYSTEM ; FORM; ZONE; FEATURE; ANTI; FEATURE; POSITIVE; NEGATIVE; FEATURE; FACTOR ; TRAINING; DATA; SET

Derwent Class: T01; T04

International Patent Class (Main): G06K-009/64

International Patent Class (Additional): G06K-009/62

File Segment: EPI

23/5/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008121956

WPI Acc No: 1990-008957/199002

XPX Acc No: N90-006899

LC card transactions processing appts. - has card reader-writer, IC card section, data process unit and communication control unit

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Inventor: HIRATA H; TAKIZAWA T

Number of Countries: 004 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 348932	A	19900103	EP 89111756	A	19890628	199002	B
AU 8937102	A	19900517				199026	
EP 348932	B1	19950510	EP 89111756	A	19890628	199523	
DE 68922531	E	19950614	DE 622531	A	19890628	199529	
			EP 89111756	A	19890628		

Priority Applications (No Type Date): JP 88158079 A 19880628

Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905;

No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 348932	A	E	29		
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Designated States (Regional): DE FR GB
EP 348932 B1 E 5 G07F-007/10
Designated States (Regional): DE FR GB
DE 68922531 E G07F-007/10 Based on patent EP 348932

Abstract (Basic): EP 348932 A

The processing apparatus has a card reader/writer (21) for selectively reading the card data out of the card and writing data in the card, a data processing unit (10) for executing predetermined processing on the basis of the card data, a program board mounting section (72) for removably mounting a program board (22) that stores a program particular to a **party associated** with the card.

The card reader/writer is constituted by an IC card section and a magnetic stripe card section. The IC card section and the magnetic strip card section write data in and read data out of an IC card and a magnetic stripe card, respectively. Specifically, the IC card section is implemented as a circuit capable of making contact with a terminal of an IC card to thereby read and write data in the IC card via the terminal. The magnetic stripe card section is configured as a circuit having a magnetic head which senses magnetic strips that are provided on a magnetic card.

ADVANTAGE - Does not limit usable area available on IC card.

1/10

Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING
; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT

Derwent Class: T01; T04; T05

International Patent Class (Additional): G06F-009/04; G06K-009/00 ;
G07F-007/10

File Segment: EPI

23/5/9 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

007275792

WPI Acc No: 1987-272799/198739

XRPX Acc No: N87-204309

High security locking system for motor vehicle - has programmable security device for recognition of user characteristic such as thumbprint retinal image or voice pattern

Patent Assignee: COCKBURN J B (COCK-I)

Inventor: COCKBURN J B

Number of Countries: 015 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 239388	A	19870930	EP 87302584	A	19870325	198739 B
US 5055658	A	19911008	US 90513035	A	19900423	199143 N
EP 239388	B1	19930317	EP 87302584	A	19870325	199311
DE 3784750	G	19930422	DE 3784750	A	19870325	199317
			EP 87302584	A	19870325	
CA 1319521	C	19930629	CA 571146	A	19880705	199332 N

Priority Applications (No Type Date): GB 867338 A 19860325; CA 571146 A
19880705; US 90513035 A 19900423

Cited Patents: DE 2005786; FR 2343292; FR 2432858; US 3383657; US 4095739;
US 4338025; WO 8002711; WO 8203286

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 239388	A	E	7		

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

EP 239388 B1 E 7 G07C-009/00

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

DE 3784750 G G07C-009/00 Based on patent EP 239388

CA 1319521 C E05B-049/00

Abstract (Basic): EP 239388 A

A locking device (1) incorporates the ignition switch and steering

lock of the vehicle and, if the vehicle has a centralised locking system, includes the door and boot locks. A master key (3) on a plastics card cooperates with a computing device (2) for programming the device. The master key and slave keys (4) are supplied to the purchaser in a sealed container. The purchaser inserts the master key in the appropriate slot of the locking device and actuates a reset button (11) to detect any programme set in the device. A slave key (4) is inserted into the device with the thumb of the purchaser pressed over a window (7) of the key.

An insert button is pressed and the computing device programmes itself to recognise the slave key in combination with the authorised user's thumb print.

USE/ADVANTAGE - Motor vehicles, hotel rooms, **bank** strongrooms, boats, caravans, computer terminals. Enhanced security.

1/3

Title Terms: HIGH; SECURE; LOCK; SYSTEM; MOTOR; VEHICLE; PROGRAM; SECURE; DEVICE; RECOGNISE; USER; CHARACTERISTIC; RETINA; IMAGE; VOICE; PATTERN

Derwent Class: Q47; T05; X25

International Patent Class (Main): E05B-049/00; G07C-009/00

International Patent Class (Additional): G06K-005/00 ; G06K-007/01

File Segment: EPI; EngPI

23/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004776448

WPI Acc No: 1986-279789/198643

XRPX Acc No: N86-209077

Recognition system for personal features - digitises and compresses analog picture signals onto card for reading and regenerating picture on display

Patent Assignee: MATSUSHITA ELECTRIC WORKS LTD (MATW)

Inventor: AKIYAMA K; NAKAO T; YASUDA A; YUASA H

Number of Countries: 005 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3610074	A	19861016	DE 3610074	A	19860325	198643 B
GB 2173970	A	19861022	GB 866514	A	19860317	198643
FR 2579346	A	19860926				198645
US 4703347	A	19871027	US 86840747	A	19860318	198745
GB 2173970	B	19880928				198839
DE 3610074	C	19881201				198848
CA 1252878	A	19890418				198920

Priority Applications (No Type Date): JP 8560002 A 19850325

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 3610074 A 22

Abstract (Basic): DE 3610074 C

The system converts an image of a person into digital form and writes it onto a card. The data on the card is read whenever the card is used. The digitising device digitises an analog image of the person's picture depending on the brightness of the analog image of the person's picture depending on the brightness of the analog picture before writing the digital image data onto the card and compresses the image data.

The read device expands the image data from the card and converts it into an analog image. A display screen makes the expanded analog image visible. The digitising and compressing device compresses pixels differing from the changed pixels of the image data as zero pixels.

USE - Security or identity card, used with camera and image recognition in automated cash dispenser. (22pp Dwg.No.1/3)

Title Terms: RECOGNISE; SYSTEM; PERSON; FEATURE; DIGITAL; COMPRESS;

ANALOGUE; PICTURE; SIGNAL; CARD; READ; REGENERATE; PICTURE; DISPLAY

Derwent Class: P76; T04; T05

International Patent Class (Additional): B42D-015/02; G06K-009/36 ;
G06K-019/06 ; G07F-007/10; G11B-005/80; G11C-007/00; G11C-017/00;
H04N-001/41; H04N-007/18
File Segment: EPI; EngPI

25/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07164253 **Image available**
MEASURING METHOD AND SELLING METHOD USING CLOTH MEASURING AND
FRACTIONALIZING OPERATION PROGRAM SOFTWARE

PUB. NO.: 2002-032637 [JP 2002032637 A]
PUBLISHED: January 31, 2002 (20020131)
INVENTOR(s): FURUNO SHIGERU
APPLICANT(s): FURUNO SHIGERU
APPL. NO.: 2000-249034 [JP 2000249034]
FILED: July 15, 2000 (20000715)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a cloth selling method effectively using cloth measuring operation program software efficient for consumers.

SOLUTION: When a consumer 1 uses a communication means 2 to access a commodity application file sponsored by a distributor 3 as shown by 6 and uses program software, where the distributor has preliminarily set a unit, to input the request quantity of cloth as shown by 7, program software performs operation as shown by 8. A result 9 is outputted as the purchase quantity, the amount of money for purchase, etc., in the unit of kg, g, t, m, cm, m2, or the like as shown by 10. When the consumer confirms the result and fills a personal attribute column and operates a transmission button to make an application after the result is outputted to a picture as shown by 11, the distributor 3 measures cloth by the quantity requested by the consumer 1 and sells it.

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25/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014309975
WPI Acc No: 2002-130678/200217
XRPX Acc No: N02-098581

Computer implemented method of automatically compliance checking transactions on request by receiving a request and assessing a compliance rule selected in accordance with a stored profile of the requesting party
Patent Assignee: GOLDMAN SACHS & CO (GOLD-N); HOM G (HOMG-I); PRASAD T (PRAS-I); REICH H (REIC-I)

Inventor: HOM G; PRASAD T; REICH H
Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200195225	A1	20011213	WO 2001US18654	A	20010608	200217 B
AU 200166802	A	20011217	AU 200166802	A	20010608	200225
US 20020059107	A1	20020516	US 2000210431	P	20000608	200237
			US 2001877439	A	20010608	

Priority Applications (No Type Date): US 2000210431 P 20000608; US 2001877439 A 20010608

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200195225	A1	E	38	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200166802	A			G06F-017/60	Based on patent WO 200195225
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Abstract (Basic): WO 200195225 A1

NOVELTY - A list server provides access to lists of securities with trading restrictions and a rules engine processes compliance requests to determine whether the transaction is permissible based upon the relationship between the parties to the transaction. Compliance determinations are made using a set of rules and a compliance rule set which indicates which rules are to be evaluated and which is generated in accordance with a stored profile of the requesting user and their relationship with the other party to the transaction. The rules may be assigned priorities which determine how many rules are to be checked in any given case and in what order.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system for performing compliance checking.

USE - Compliance checking financial transactions .

ADVANTAGE - Provides a fully automatic process which is fast and flexible.

pp; 38 DwgNo 0/5

Title Terms: COMPUTER; IMPLEMENT ; METHOD; AUTOMATIC; COMPLIANT; CHECK; TRANSACTION; REQUEST; RECEIVE; REQUEST; ASSESS; COMPLIANT; RULE; SELECT; ACCORD; STORAGE; PROFILE; REQUEST; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

25/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014299566 **Image available**

WPI Acc No: 2002-120270/200216

Electronic commercial transaction paying system based on network

Patent Assignee: DREAM DATA (DREA-N)

Inventor: BAEK S N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001082796	A	20010831	KR 20008118	A	20000221	200216 B

Priority Applications (No Type Date): KR 20008118 A 20000221

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001082796	A		1	G06F-017/60	

Abstract (Basic): KR 2001082796 A

NOVELTY - An electronic commercial transaction paying system based on a network is provided to manage a commodity paying price being generated at an electronic commercial transaction of a computer user promptly on a network through a financial account of the corresponding user.

DETAILED DESCRIPTION - A communication network(10) connects to a communication line between a plurality of client PCs(20) and an electronic commercial transaction site(30) for a data communication related to a political donation thereto. The client PCs(20) have a communication environment for connecting to the electronic commercial transaction site(30) providing an electronic commercial service through the communication network(10). The client PCs(20) output user certification data inputted by a user in accordance with a predetermined form being provided from the electronic commercial transaction site(30), and perform a communication connection to the electronic commercial transaction site(30). The client PCs(20) output a selection signal of a specific commodity to the electronic commercial transaction site(30), and the electronic commercial transaction site(30) outputs predetermined form data to the corresponding client PC(20) and extracts a financial institution's account identified with the user's account in a price payment, and

connected to a financial settlement institution network(40) through the corresponding financial account data, and progresses a connection to a specific financial institution server(50). The electronic **commercial transaction** site(30) outputs a requesting signal for automatically paying user's commodity paying price of the corresponding client PC(20) to a financial account of the electronic **commercial transaction** site(30).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; PAY; SYSTEM; BASED; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

25/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014218427 **Image available**

WPI Acc No: 2002-039125/200205

Method for confirming speaker on the internet environment

Patent Assignee: KOREA ADV INST SCI & TECHNOLOGY (KOAD)

Inventor: JANG G J; JUN H S; OH Y H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001055168	A	20010704	KR 9956271	A	19991209	200205 B

Priority Applications (No Type Date): KR 9956271 A 19991209

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001055168	A	1	G06F-017/00	

Abstract (Basic): KR 2001055168 A

NOVELTY - A method for confirming a speaker on the Internet environment is provided to embody a system having an effectiveness and a convenience on a security by extracting a **personal characteristic** through a voice and using the **personal characteristic** to a security.

DETAILED DESCRIPTION - If a user speaks a voice to a personal computer(200) having an Internet phone, a packet loss of the voice speaking(100) is corrected by a packet loss compensating device(400) through an Internet phone(300). In addition, the voice speaking(100) is confirmed by a speaking confirming device(500) being mounted on an output unit of the Internet phone(300). Also, a user certification is **performed** by a server(600). If a speaking confirming system is provided to an output unit of the Internet phone and a voice loss by a packet loss is corrected, a system capable of **performing** a security certification in an electronic **commercial transaction** may be developed.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CONFIRM; SPEAKER; ENVIRONMENT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

25/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014036970 **Image available**

WPI Acc No: 2001-521183/200157

Related WPI Acc No: 2001-607330

XRPX Acc No: N01-386103

Trusted time providing system for electronic commerce transactions , checks and updates internal clock of trusted local clock using trusted

third party clock by establishing communication them

Patent Assignee: DATUM INC (DATU-N)

Inventor: DOWD G L; ROBINSON D; TYO D; VAN DER KAAE E H

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200079348	A2	20001228	WO 2000US40168	A	20000608	200157 B
AU 200059371	A	20010109	AU 200059371	A	20000608	200157

Priority Applications (No Type Date): US 99338074 A 19990623

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200079348	A2	E	30	G04G-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200059371	A			G04G-000/00	Based on patent WO 200079348
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Abstract (Basic): WO 200079348 A2

NOVELTY - The internal clock of trusted local clock (140) is checked by local master clock of trusted third party clock (150) using secure synchronization protocol (160). After checking, the trusted third party clock provides an information, based on which internal clock of trusted local clock is updated.

DETAILED DESCRIPTION - The trusted third party clock and trusted local clock establish synchronized communication using secure synchronization protocol. The trusted third party clock checks the internal clock by analyzing time data transferred between trusted third party clock and trusted local clock. INDEPENDENT CLAIMS are also included for the following:

(a) Remote clock controlling method using master clock;

(b) Remote time stamp certification

USE - For use in application server to **perform** electronic time stamp authentication in electronic **commerce transactions**.

ADVANTAGE - Secure time stamps at modest cost makes trusted time providing system a valuable asset to electronic commerce. Since secure synchronization protocol allows remote checking control and certification of internal clock using encryption, falsification of time stamp by hackers either attacking through communication channel or in collision with someone from within user's premises is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of trusted time providing system, illustrating **interaction** between trusted third **party** clock and trusted local clock.

Trusted local clock (140)

Trusted third party clock (150)

Secure synchronization protocol (160)

pp; 30 DwgNo 1/8

Title Terms: TIME; SYSTEM; ELECTRONIC; TRANSACTION; CHECK; UPDATE; INTERNAL ; CLOCK; LOCAL; CLOCK; THIRD; PARTY; CLOCK; ESTABLISH; COMMUNICATE

Derwent Class: S04; T01; W01

International Patent Class (Main): G04G-000/00

File Segment: EPI

25/5/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008121956

WPI Acc No: 1990-008957/199002

XRPX Acc No: N90-006899

LC card transactions processing appts. - has card reader-writer, IC card section, data process unit and communication control unit

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Inventor: HIRATA H; TAKIZAWA T

Number of Countries: 004 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 348932	A	19900103	EP 89111756	A	19890628	199002 B
AU 8937102	A	19900517				199026
EP 348932	B1	19950510	EP 89111756	A	19890628	199523
DE 68922531	E	19950614	DE 622531	A	19890628	199529
			EP 89111756	A	19890628	

Priority Applications (No Type Date): JP 88158079 A 19880628

Cited Patents: A3...9048; EP 177900; EP 49650; FR 2600444; FR 2606905;

No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 348932	A	E	29		
					Designated States (Regional): DE FR GB
EP 348932	B1	E	5	G07F-007/10	
					Designated States (Regional): DE FR GB
DE 68922531	E			G07F-007/10	Based on patent EP 348932

Abstract (Basic): EP 348932 A

The processing apparatus has a card reader/writer (21) for selectively reading the card data out of the card and writing data in the card, a data processing unit (10) for executing predetermined processing on the basis of the card data, a program board mounting section (72) for removably mounting a program board (22) that stores a program particular to a **party associated** with the card.

The card reader/writer is constituted by an IC card section and a magnetic stripe card section. The IC card section and the magnetic strip card section write data in and read data out of an IC card and a magnetic stripe card, respectively. Specifically, the IC card section is **implemented** as a circuit capable of making contact with a terminal of an IC card to thereby read and write data in the IC card via the terminal. The magnetic stripe card section is configured as a circuit having a magnetic head which senses magnetic strips that are provided on a magnetic card.

ADVANTAGE - Does not limit usable area available on IC card.

1/10

Title Terms: LC; CARD; TRANSACTION; PROCESS; APPARATUS; CARD; READ; WRITING ; IC; CARD; SECTION; DATA; PROCESS; UNIT; COMMUNICATE; CONTROL; UNIT

Derwent Class: T01; T04; T05

International Patent Class (Additional): G06F-009/04; G06K-009/00;

G07F-007/10

File Segment: EPI

26/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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02025140 **Image available**
PHOTOGRAPHIC RECORDING CONTROL METHOD

PUB. NO.: 61-239240 [JP 61239240 A]
PUBLISHED: October 24, 1986 (19861024)
INVENTOR(s): TERASHITA TAKAAKI
APPLICANT(s): FUJI PHOTO FILM CO LTD [000520] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 60-079408 [JP 8579408]
FILED: April 16, 1985 (19850416)
INTL CLASS: [4] G03B-027/72
JAPIO CLASS: 29.1 (PRECISION INSTRUMENTS -- Photography & Cinematography)
JOURNAL: Section: P, Section No. 556, Vol. 11, No. 84, Pg. 112, March 13, 1987 (19870313)

ABSTRACT

PURPOSE: To control a printer quantitatively by using characteristic data of **negative** materials and **characteristic** data of recording materials to control unifically a system which **determines** the **exposure** and a picture **analyzing** system which analyzes pictures on a negative film.
CONSTITUTION: Data of a photometric means 10 is subjected to data conversion in a data converting part 13 by a **negative** materials **characteristic** control part 11 and is subjected to picture analysis in a picture **analyzing** means 15 to obtain an **exposure** compensating quantity. This result and the value converted in a data converting part 14 are used to **determine** the **exposure** in a recording condition **determining** part 16 by a recording materials characteristic control part 12; and exposure is **performed** in an exposure means 17 in accordance with this value. Data conversion conditions of data converting parts 13 and 14 are controlled by the **negative** materials **characteristic** control part 11.

26/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013422639
WPI Acc No: 2000-594582/200056
XRAM Acc No: C00-177645

Polynucleotides encoding purH-biallelic markers, useful for diagnosing, prognosing, preventing and treating cancers and prostate tumors

Patent Assignee: GENSET (GEST); GENSET SA (GEST)
Inventor: BLUMENFELD M; BOUGUELERET L; CHUMAKOV I; COHEN-AKENINE A
Number of Countries: 091 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200056924	A2	20000928	WO 2000IB404	A	20000322	200056 B
AU 200033193	A	20001009	AU 200033193	A	20000322	200103
EP 1165835	A2	20020102	EP 2000911203	A	20000322	200209
			WO 2000IB404	A	20000322	

Priority Applications (No Type Date): US 99125961 P 19990324

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200056924	A2	E 198	C12Q-001/68	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200033193 A C12Q-001/68 Based on patent WO 200056924

EP 1165835 A2 E C12Q-001/68 Based on patent WO 200056924

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

Abstract (Basic): WO 200056924 A2

NOVELTY - Nucleic acids encoding purH-biallelic markers and methods of using them for diagnosing, prognosing, preventing and treating cancers and prostate tumors, are new.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) a polynucleotide (I) comprising a contiguous span of at least 12 nucleotides from a defined 41684 nucleotide sequence (N1) given in the specification (or the complement of N1) (27 sequences of nucleotides are given in the specification, e.g. nucleotides 1-1587 and 40846-41587);

(2) a polynucleotide (II) comprising a contiguous span of at least 12 nucleotides from a defined 1965 nucleotide sequence (N2) given in the specification, and which comprises a G at positions 424 and 1520;

(3) a polynucleotide (III) comprising a contiguous span of at least 12 nucleotides from one of 19 defined nucleotide sequences ((N3)-(N21)) given in the specification;

(4) a polynucleotide (IV) encoding a polypeptide comprising a contiguous span of at least 6 amino acids from a defined 592 amino acid sequence (A1) given in the specification, and which comprises a serine residue at position 116 of A1;

(5) an array (V) of polynucleotides comprising at least one (IV);

(6) recombinant vectors ((IV), (IIv), (IIIv) and/or (IVv)) comprising (I), (II), (III) and (IV) (respectively);

(7) host cells comprising (I), (II), (III), (IV), (Iv), (IIv), (IIIv) and/or (IVv);

(8) a non-human host animal or mammal comprising (Iv), (IIv), (IIIv) and/or (IVv);

(9) a method (Meth1) of genotyping, comprising determining the identity of a nucleotide at a purH-related biallelic marker (or its complement) in a biological sample;

(10) a method (Meth2) of estimating the frequency of an allele in a population comprising:

(a) genotyping individuals from the population for the biallelic marker via Meth1; and

(b) determining the proportional representation of the biallelic marker in the population;

(11) a method (Meth3) of detecting an association between a genotype and a trait, comprising (a) determining the frequency of at least 1 purH-related biallelic marker in a trait positive population via Meth2;

(b) determining the frequency of the biallelic marker in a control population via Meth2; and

(c) determining whether a statistically significant association exists between the genotype and the trait;

(12) a method (Meth4) of estimating the frequency of a halotype for a set of biallelic markers in a population, comprising:

(a) genotyping at least 1 purH-related biallelic marker via Meth1 for each individual in a population;

(b) genotyping a second biallelic marker by determining the identity of the nucleotides at the second biallelic marker for both copies of the second biallelic marker present in the genome of each individual in the population; and

(c) applying a halotype determination method to the identities of the nucleotides determined in steps (a) and (b) to obtain an estimate of the frequency;

(13) a method (Meth5) of detecting an association between an halotype and a trait, comprising:

(a) estimating the frequency of at least 1 halotype in a trait positive population via Meth4;

(b) estimating the frequency of the halotype in a control population via Meth4; and

(c) determining whether a statistically significant association exists between the halotype and the trait;

(14) a method (Meth6) of **determining** whether an individual is at **risk** of developing cancer or prostate cancer, comprising:

- (a) genotyping at least 1 purH-related biallelic marker via Meth1; and
- (b) correlating the result of step (a) with a risk of developing prostate cancer;
- (15) a diagnostic kit comprising (III), (III) and/or (IV) (optionally attached to a solid support and/or comprising a label);
- (16) the use of a polynucleotide comprising a contiguous span of at least 12 nucleotides from sequences N1, N2, N3-N21 (or their complements) for determining the identity of a nucleotide at a purH-related biallelic marker;
- (17) an antibody that selectively binds to a group-bearing fragment of (IV), which comprises a serine at amino acid position 116;
- (18) a computer readable medium (CRM) storing (I), (II), (III) and/or (IV) (or their complements);
- (19) a computer system comprising a processor and a data storage device comprising the CRM;
- (20) a method (Meth7) for comparing a sequence to a reference sequence, comprising:
 - (a) using a computer program that compares sequences to read the sequence and the reference sequence; and
 - (b) determining differences between the sequence and reference sequences with the computer program (the sequence is selected from (I), (II), (III) and/or (IV) (or their complements)); and
- (21) a method (Meth8) for screening candidate molecules for the ability to modulate the expression of the purH gene, comprising:
 - (a) cultivating a prokaryotic or eukaryotic cell that has been transformed with a nucleotide sequence encoding purH protein (variant or fragment), under the control of its own promoter;
 - (b) bringing the cell into contact with the candidate compound; and
 - (c) quantifying the expression of the purH protein.

ACTIVITY - Cytostatic.

No data given.

MECHANISM OF ACTION - Gene therapy; Antisense inhibition; Antibody inhibition.

USE - The nucleic acids and the protein they encode may be used in the prevention, treatment and diagnosis of diseases associated with inappropriate purH expression, e.g. cancers, especially prostate tumors. For example, the nucleic acids and polypeptides may be used to treat disorders associated with decreased purH expression. Nucleic acids or vectors may be administered to treat diseases by rectifying mutations or deletions in a patient's genome that affect the activity of purH by expressing inactive proteins or to supplement the patients own production of purH polypeptides. Also, the polynucleotides may be used to produce purH, according to standard recombinant DNA methodology. Conversely, antisense nucleic acid molecules may be used to down regulate purH expression by binding with the cells own purH genes and preventing their expression. The nucleic acids and their complements may also be used as DNA probes in diagnostic assays (e.g. polymerase chain reactions (PCR)) to detect and quantitate the presence of similar nucleic acid sequences in samples, and hence which patients may be in need of restorative therapy. They may also be used to study the expression and function of purH polypeptides and their role in metabolism through the production of transgenic and knock-out animals.

The purH polypeptides may be used as antigens in the production of antibodies against purH and in assays to identify modulators (agonists and antagonists) of purH expression and activity. The anti-purH antibodies and purH antagonists may also be used to down regulate purH expression and activity. The anti-purH antibodies may also be used as diagnostic agents for detecting the presence of purH polypeptides in samples (e.g. by enzyme linked immunosorbant assay (ELISA)).

pp; 198 DwgNo 0/9

Title Terms: ENCODE; MARK; USEFUL; DIAGNOSE; PREVENT; TREAT; CANCER; PROSTATE

Derwent Class: B04; D16

International Patent Class (Main): C12Q-001/68

File Segment: CPI

26/5/3 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004106026

WPI Acc No: 1984-251567/198441

XRPX Acc No: N84-187891

Exposure control for photographic printer - has stepped test negative and test print is scanned in four channels

Patent Assignee: NORITSU KENKYU CENTER CO (NORI-N)

Inventor: IKEURA H; NISHIDA S

Number of Countries: 006 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3410245	A	19841004	DE 3410245	A	19840321	198441 B
FR 2543317	A	19840928				198444
GB 2139774	A	19841114	GB 847474	A	19840322	198446
US 4611918	A	19860916	US 84590142	A	19840316	198640
GB 2139774	B	19861008				198641
CA 1214350	A	19861125				198652
DE 3410245	C	19871210				198749
IT 1173884	B	19870624				199023

Priority Applications (No Type Date): JP 83109309 A 19830620; JP 8347978 A 19830324

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3410245	A		29		

Abstract (Basic): GB 2139774 A

A method for **determining** the optimum **exposure** conditions for photographic colour printing from a colour negative or transparency using given colour photographic material, which method comprises: (a) providing a colour printer having four series of exposure condition correction keys, namely overall density, yellow, magenta and cyan correction keys, each series of keys providing a plurality of uniformly increasing and **decreasing exposure** correction factors (including zero correction factors); (b) preparing a plurality of test prints from a standard colour transparency or negative using the said printer and given colour photographic material under different exposure conditions including exposure conditions in which one of the said exposure condition correction keys is set at an exposure correction factor other than zero with the remaining said exposure condition correction factors being set at zero; (c) comparing the overall yellow, magenta and cyan densities of the test prints with those of a standard colour print produced by any suitable method; the different exposure conditions for the test prints being chosen such that a change in optical density per unit change of correction key can be determined for each colour component; and (d) using the said comparison to **determine** the **exposure** condition correction key settings required to produce a print from any colour transparency or **negative** of **quality** for the said colour transparency or negative equivalent to that of the standard print using the said printer and given colour photographic material.

DE 3410245 A

The test negative has stepped densities in each of the three base colours and a shading strip. The exposed- and processed test negative is scanned in the four parameters and an automatic correction signal is derived for each parameter to regulate the automatic printer.

The stepped regions have indices corresponding to set correction steps in the filter settings for each channel. The control compensates for differences in the paper quality, especially when the paper ages.

USE - Photographic printers.

0/3

Title Terms: EXPOSE; CONTROL; PHOTOGRAPH; PRINT; STEP; TEST; NEGATIVE; TEST ; PRINT; SCAN; FOUR; CHANNEL

Derwent Class: P82; S06

International Patent Class (Additional): B41M-000/00; G01J-003/51; G03B-027/72; G03C-005/02

File Segment: EPI; EngPI

2/5/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00928432

AUTOMATED POLITICAL RISK MANAGEMENT
GESTION AUTOMATISEE DES RISQUES POLITIQUES

Patent Applicant/Assignee:

GOLDMAN SACHS & CO, One New York Plaza, New York, NY 10004, US, US
(Residence), US (Nationality)

Inventor(s):

LAWRENCE David , 85 Broad Street, New York, NY 10004, US

Legal Representative:

FELLER Mitchell S (agent), Clifford Chance Rogers & Wells LLP, 200 Park
Avenue, New York, NY 10166-0153, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200261663 A2 20020808 (WO 0261663)

Application: WO 2002US1016 20020115 (PCT/WO US0201016)

Priority Application: US 2001772427 20010130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06K

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5867

English Abstract

A risk management method and system for facilitating analysis and quantification of risk associated with **politically** exposed persons is disclosed. A computerized **political** risk management system maintains a database relating individuals to **politically** sensitive positions and world events. A rating system is used to assess risk based upon criteria such a position held, historical data and/or interpretation of world events. The system can generate a risk quotient or other rating based upon a weighted algorithm applied to the criteria. The risk quotient is indicative of risk associated with an account. Actions commensurate with a risk quotient can be presented to an institution to help the institution properly manage risk associated with a **politically** exposed person. A log or other stored history can be created such that utilization of the system can mitigate adverse effects relating to a problematic account. Mitigation can be accomplished by demonstrating to regulatory bodies, shareholders, news media and other interested parties that corporate governance is being addressed through tangible risk management processes.

French Abstract

L'invention concerne un procede de gestion des risques et un systeme destine a faciliter l'analyse et la quantification des risques associes a des personnes politiquement exposees. Un systeme de gestion des risques politiques informatise gere une base de donnees associant des individus a des positions politiquement sensibles et des evenements reels. Un systeme de cotation est utilise afin d'estimer les risques fondees sur des criteres tels qu'une position tenue, des donnees historiques et/ou l'interpretation d'evenements reels. Le systeme produit un quotient de risque ou d'autres cotations fondees sur un algorithme pondere applique aux criteres. Le quotient de risque est indicateur du risque associe a un compte. Les actions tenant compte d'un quotient de risque sont presentee a une institution afin de l'aider a gerer de facon appropriee les risques associes a une personne politiquement exposee. Un registre ou autre

historique stocke est cree de sorte que l'utilisation du systeme puisse minimiser les effets defavorables lies a un compte problematique. Cette minimisation est accomplie par demonstration aux organes de reglementation, aux actionnaires, aux medias d'information et autres parties interessees que le gouvernement d'entreprise a ete adresse via des procedes de gestion des risques corporels.

Legal Status (Type, Date, Text)

Publication 20020808 A2 Without international search report and to be republished upon receipt of that report.

15/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01659258 DOCUMENT TYPE: Product

PRODUCT NAME: FlexTool (EFM) 2.0 (659258)

Flexible Intelligence Group LLC (625736)
400 Stone River Rd
Tuscaloosa, AL 35486-1755 United States
TELEPHONE: (205) 345-5166

RECORD TYPE: Directory

CONTACT: Sales Department

FlexTool (EFM) 2.0 is an evolutionary fuzzy modeling system. Evolution fuzzy modeling (EFM), combines the **uncertainty** handling capabilities, qualitative reasoning capabilities and robust and efficient performance characteristics of fuzzy systems (FS) with the evolutionary learning capabilities of genetic algorithms (GA). Applications range from mathematics and engineering sciences to medicine and **political** sciences. GAS evolve optimum fuzzy membership, function parameters and rule structure through a genetic learning procedure. The product suite includes EFM, GA and FS. Unique features include: (1) the ability to evolve multiple fuzzy models using the EF MCN algorithm; (2) FlexTune for fine tuning membership function parameters; and (3) the Linguistic Mapper.

DESCRIPTORS: Math Packages; Fuzzy Logic; CAE; Engineering; **Financial**
Analysis; Artificial Intelligence; Expert Systems

HARDWARE: IBM PC & Compatibles; UNIX
OPERATING SYSTEM: Windows; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Engineering, Finance, Academic
DATE OF RELEASE: 01/95
PRICE: \$369.95; \$295.96 - academic price

NUMBER OF INSTALLATIONS: 50
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: On-site training; training; online support; technical support
OTHER REQUIREMENTS: MATLAB 4.2+ required
SERVICES AVAILABLE: Consulting
REVISION DATE: 971226

15/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01043711 DOCUMENT TYPE: Product

PRODUCT NAME: World Markets Country Analysis (043711)

World Markets Research Centre (676242)
Cardinal Tower 12 Farrington Rd
London, EC1M 3NN United Kingdom
TELEPHONE: () 207-5262400

RECORD TYPE: Directory

CONTACT: Sales Department

World Markets Country Analysis from World Markets Research Centre is an online market research and economic analysis tool. It assists businesses to

make informed global business decisions by providing them with continually updated country reports that detail the **political**, economic, legal, tax, and operational and security environments of 185 emerging and developed countries. World Markets Country Analysis also performs daily analysis of the information gathered in the country reports and provides businesses with **risk** ratings that predict the global **risks** and opportunities of their industry. Additionally, it sends targeted e-mail notifications of significant developments. World Markets Country Analysis delivers a comprehensive overview of global business affairs, warns businesses of possible upcoming crises, and performs detailed data analysis of the situations of 185 countries.

DESCRIPTORS: News Services; Market Research; Globalization; **Financial**
Institutions; Alerts; Economic Analysis; Foreign Exchange; **Risk**
Analysis

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: International Business, Financial Institutions
PRICE: Available upon request

REVISION DATE: 020101

15/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00123793 DOCUMENT TYPE: Review

PRODUCT NAMES: **Biometrics (830213)**

TITLE: **Biometrics Eyes the Enterprise: As costs plummet and security fears..**

AUTHOR: Gaudin, Sharon

SOURCE: Network World, v17 n19 p129(2) May 8, 2000

ISSN: 0887-7661

HOME PAGE: <http://www.nwfusion.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Biometrics offers a security solution for companies that are either unaware of security holes entirely or of the severity of security **exposure**. Biometrics, in which **personal** physical **characteristics** are used to identify authorized users, is likely to be used in most corporate networks within the next two to four years. Biometric technology products take measurements, such as hand bones' weight and length, and store the data, which is frequently called minutiae. When a user scans a hand or other physical characteristic, a new mapping of the body part is generated and compared with the stored data. Access is either allowed or prevented based on the ways in which patterns unique to each person match. Biometrics is attractive to many companies, including **financial** services providers since stock trading companies require very powerful and accurate security procedures. One factor favorable to expansion of biometric security deployment is a substantial reduction in cost over the last few years. For instance, a standalone fingerprint reader might have cost between \$2,000 and \$3,000 two years ago, but now sells for under \$100. According to analysts, fingerprint scanning is the most popular method, followed by hand geometry and then by face and iris scanning. MasterCard International gives employees access to many resources, including buildings and networks, based on identification cards with intelligent embedded chips that store fingerprint information. The city of Oceanside, California, authenticates 90 percent of users with biometric fingerprint devices and is saving both **money** and staff resources.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Biometrics; Computer Security; Network Administration;
Network Software; System Monitoring
REVISION DATE: 20020630

15/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00113062 DOCUMENT TYPE: Review

PRODUCT NAMES: Data Warehouses (834289)

TITLE: Decision Support for Small Businesses

AUTHOR: Cook, Rick

SOURCE: MicroTimes, p138(4) Oct 7, 1998

HOME PAGE: <http://www.microtimes.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Decision support requires a well-designed data warehouse. There are many applications that can draw against a data warehouse, for example, **financial** institutions use them to spot trends, reduce **risks**, and develop new products and services. Data warehouses were first created to circumvent the problem of having information scattered throughout multiple databases. The data warehouse takes data from different sources, cleanses it, and stores it in a database that is designed specifically for analysis, instead of transaction processing. This makes it much easier to mine data using a variety of tools, such as spreadsheets or neural nets. The three-year return on investment in a data warehouse averages 400 percent, and the projects pay for themselves within a year. However, the downside is that 70 percent of data warehousing projects fail, and implementation can be costly and time-consuming. The biggest reason that data warehousing projects fail is that they are so versatile and have so much potential, companies sometimes try to solve too many problems at once, instead of identifying one business problem at a time. The initial specification needs to be more limited, and growth should occur gradually. It is best to start with a clearly defined problem, and solve only that problem. Another reason they fail is lack of support. Because it encompasses the entire enterprise, there are often **political** issues to be resolved in acceptance of a data warehouse.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Data Mining; Data Warehouses; Decision Support Systems;
Information Retrieval
REVISION DATE: 20010530

15/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110260 DOCUMENT TYPE: Review

PRODUCT NAMES: EIU Country Risk Service on Disc (713295)

TITLE: EIU Country Risk Service on disc

AUTHOR: McKay, Duncan

SOURCE: Information World Review, v138 p26(1) Jul/Aug 1998

ISSN: 0950-9879

HOME PAGE: <http://www.iwr.co.uk>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

SilverPlatter's EIU Country Risk Service on Disc offers country risk analysis for about 97 highly indebted countries. The informational content of the database is good, but the complex pricing structure for differing formats may make the product impractical for some users. Five discs provide information for Europe, Asia-Pacific, Sub-Saharan Africa, Latin America, and Middle East/North Africa. The disc reviewed is the Middle East/North Africa regional disc for 1995-October 1997. 108 economic indicators are shown, with six years of historic data describing economic structure, external debt, and external trade. Data comes from official sources and EIU estimates. Narrative reports by EIU staff describing **political risk**, **fiscal policy**, **monetary policy**, growth policy, prices/exchange rate issues, current account prospects, debt outlook, and specific investment risks. SilverPlatter's WinSPIRS software is required on a minimum platform consisting of a Pentium machine with Windows 95. Hard-copy documentation is comprehensive, and the default search screen uses three blocks: search strategy input, search history, and search results. Users can employ search limits in five of eight fields; six operators help with searching. When the Contents button is used, the database is displayed as a book. Users can download information, with files in TXT format.

COMPANY NAME: SilverPlatter Information Inc (475858)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; Economic Analysis; Foreign Exchange; IBM PC & Compatibles; Investment Analysis; Windows
REVISION DATE: 20000830

15/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107160 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Firefly Network Inc (864242); Company--Microsoft Corp (850195)

TITLE: Firefly Buy Sheds Light On Privacy Issue
AUTHOR: Karpinski, Richard
SOURCE: InternetWeek, v710 p1(2) Apr 13, 1998
ISSN: 0746-8121
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Microsoft's announcement of intention to purchase Firefly Network for an undisclosed sum has put Microsoft at the center of the Internet privacy issue. Companies using the World Wide Web to carry on electronic **commerce** have to show that they can effectively guarantee users' privacy on the Internet, or **risk** having the government step in with harsh regulations that could thwart Internet **commerce**. IT managers have to find the proper tools to assuage users' concerns. Firefly should give Microsoft advanced personalization technology, as well as quick expertise in the Platform for Privacy Preferences (P3P) project. P3P is the World Wide Web Consortium's evolving response to the need to gather personal user data while retaining privacy. A spokesman for a Firefly customer says that consumers should own the information and establish at each site how they want their personal information shared. Users will be concerned about how Microsoft will use any data collected, and the issue is bound to be highly **political**. The Federal Trade Commission (FTC) is doing a 1,200-site audit of Web policy practices and will present results from a three-year investigation of online privacy to Congress in early June 1998.

COMPANY NAME: Firefly Network Inc (623687); Microsoft Corp (112127)

economical. An internal source indicates the impetus for the change is more **political** than **financial** , stating that information services wants complete control over desktop computing, and Macintosh users currently control their own machines.

COMPANY NAME: Microsoft Corp (112127)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Apple Macintosh; IBM PC & Compatibles; MacOS; Manufacturing;
Operating Systems; Windows

REVISION DATE: 20020819

18/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00138614 DOCUMENT TYPE: Review

PRODUCT NAMES: Data Acquisition (830274); Software Selection (839965)

TITLE: Good DAQ Driver Software: Small Considerations to Avoid Big Problems

AUTHOR: Custis, Jace

SOURCE: Scientific Computing & Instrumentat, v19 n5 p29(3) Apr 2002

ISSN: 0891-9003

HOME PAGE: <http://www.scimag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

To avoid design **uncertainty** when designing a custom data acquisition system and to meet project deadlines, hardware abilities are important, but insufficient driver software **features** or **bad** driver performance is also a common problem. Driver software links a DAQ system's hardware to application development environments (ADEs), such as LabVIEW or Visual Basic, and turnkey software, which allows users to construct and customize a program to their needs. Turnkey applications are precoded, have limited functionality, and require no additional programming. For using an ADE, many sample programs can be obtained from hardware vendors and on the Internet. Samples are like turnkey software, but users can customize the program if required. When a software example is located that is similar to the needs of the developer, suitable hardware can then be chosen. Most DAQ boards have many functions, including analog and digital signal generation, which provide control and stimulation and acquisition of a signal from an external source. Software is key in development of the correct timing and triggering, even for very rudimentary applications. Many control applications need real-time operating systems (RTOSes). Drivers should be able to do multiple hardware functions concurrently without slowing the rest of the program. Accuracy of measurements can be enhanced with over-sampling and averaging.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Screen Layouts Output Samples

DESCRIPTORS: Data Acquisition; Instrument Control; Real Time Data Acquisition; Research & Development; Science; Software Selection

REVISION DATE: 20020730

18/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00132389 DOCUMENT TYPE: Review

PRODUCT NAMES: Scenario Planning (846015)

TITLE: The Uncertainty Principle

AUTHOR: Melzer, Bruce

SOURCE: CIO INSIGHT, v2 p34(9) Jun 2001

HOME PAGE: <http://www.cioinsight.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Developed in 1958 by physicist Herman Kahn, scenario planning allows governments and corporations to prepare for unpredictable situations. The process allows organizations to prepare long-term plans. Unlike forecasting, which extrapolates from existing data and which works from the

premise that the future will be stable and predictable, scenario planning considers unexpected variables. Economic, technological, **political**, social, and other components are addressed in scenario planning. Additionally, every unit within a business, from IT to human resources, contributes to scenario analysis. CIOs can use scenario planning to make long-term decisions about infrastructure and strategies. Nevertheless, the process is particularly useful when predictors are limited or when variable trend lines or unsustainable. Utilities, health care organizations, global enterprises, and unregulated businesses can benefit from scenario planning. Nevertheless, according to a Bain & Company Incorporated survey, use of scenario planning has dropped from 38 percent in 1993 to 30 percent in 2000. The lack of integrated scenario planning processes within corporate strategies may explain the lower implementation rates.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Business Planning; Disaster Planning & Recovery; Forecasting;
IT Management
REVISION DATE: 20020130

18/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00126920 DOCUMENT TYPE: Review

PRODUCT NAMES: My AOL.com (024423); MyYahoo! (694916); mySAP.com
(755583)

TITLE: Too Close for Comfort: Tailoring information may seem like the...
AUTHOR: Shapiro, Andrew L
SOURCE: CIO, v13 n20 p182(2) Aug 1, 2000
ISSN: 0894-9301
HOMEPAGE: <http://www.cio.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

America Online's My AOL.com, Yahoo!'s MyYahoo, and SAP's MySAP.com are mentioned in a discussion of the social impact of technology, in particular personalization technology. The Internet permits users to customize information available for their own particular interests, including news, music, stock quotes, research, or **political** information. The prefix 'my' is widely used. Advertising slogans often also appeal to the individual by emphasizing the word 'you.' Personalization can assist with information overload, but also could lead to some social problems, such as invasion of privacy, partiality, and social division. Much collection of online data about individuals occurs without the consent of the individual, since information is gathered about sites visited and options clicked. Too much personalization can make people less well-informed because most people generally try to avoid information that is 'challenging or unpleasant.' Communities, including those in local, regional, and national areas, work best when information is shared, but such sharing is likely to be the exception rather than the rule if personalization is taken to its logical limits. Only when decision-making is informed can such problems be avoided. Therefore, businesses have to provide Web users with real notice and choice as relates to use of personal information or will otherwise **risk** customer alienation.

COMPANY NAME: America Online Inc (461857); Yahoo! Inc (610909); SAP
America Inc (524697)
DESCRIPTORS: Front Ends; Internet Access; Internet Marketing;
Personalization; Portals; Privacy
REVISION DATE: 20010430

18/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00099546 DOCUMENT TYPE: Review

PRODUCT NAMES: Kane Security Analyst 4.0 NetWare (568678)

TITLE: KSA 4.0 KOs Intruders: NetWare security analysis tool spots,
priori..

AUTHOR: Phillips, Ken

SOURCE: PC Week, v14 n1 p81(2) Jan 6, 1997

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

Intrusion Detection's recommended Kane Security Analyst 4.0 NetWare operates as an expert security consultant to locate server security holes and provide suggestions on how to solve the problem. KSA analyzes **risk** from six vantage points: account restrictions, password strength, access control, system monitoring, data integrity, and data confidentiality. It operates with either NetWare 3.1x or NetWare 4.x servers with Novell Directory Services (NDS). A separate release analyzes Windows NT servers. KSA has few competitors in the NetWare arena; for example, Preferred Systems' AuditWare for NDS andBindView Development's BindView EMS and BindView NDS do not do as much security data analysis geared toward prevention. Ease of use **features** include **risky** user analysis, batch mode for overnight operation, archive management for multiple assessments, more reports, no requirement for mapping a drive before viewing file rights, and functions for appending custom word files to the password cracker's dictionary. Some bugs cropped up during testing, and the password cracker does not yet support NetWare 4.0. Also, security cannot be evaluated for Internet, UNIX, Notes, Oracle, firewall, or OS/2 servers; Intrusion Detection plans support for these platforms by year-end 1997. The KSA File Rights utility replaces functions of NWADMIN, allowing an administrator to choose a particular directory or file and quickly determine rights assigned to it.

PRICE: \$495

COMPANY NAME: Security Dynamics Inc (432351)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Audit; Computer Security; IBM PC & Compatibles; LANs; NetWare
; Network Administration; Network Software; **Risk** Analysis; System
Monitoring

REVISION DATE: 20020630

18/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068352 DOCUMENT TYPE: Review

PRODUCT NAMES: McAfee VirusScan 2.1 (299791); Norton AntiVirus 3.0
(318167)

TITLE: Virus, They Wrote

AUTHOR: Sandler, Corey

SOURCE: PC/Computing, v7 n9 p206(7) Sep 1994

ISSN: 0899-1847

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

According to Aristotle and Dark Avenger, both computer virus creating and disseminating **criminals** , programs like McAfee **Associates** 's VirusScan 2.1 and Symantec's Norton AntiVirus 3.0 are useless for detecting viruses before they do damage. Their comments are part of an **expose** of virus writers, who give their views on the dangers of viruses and how to avoid them. This group of infamous network and Internet denizens are called virogens. Their advice is to work more and play less on the work computer and to keep work files off home computers, and vice versa. They do not feel responsible for the havoc they cause, citing users for not preventing viral intrusion or for not backing up their files. Many theories are explored about the motives and methods of virus creators, including the one that says virus program vendors create viruses to help sell their own products. Prevention experts present a list of do's and don'ts to avoid problems with viruses.

COMPANY NAME: McAfee.com (490113); Symantec Corp (386251)

SPECIAL FEATURE: Charts Screen Layouts

DESCRIPTORS: Computer Viruses; File Security; IBM PC & Compatibles; System Monitoring

REVISION DATE: 20000823

20/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

02421812 DOCUMENT TYPE: Company

DIVISION NAME: Genelco Software Division

Liberty Insurance Services Corp (421812)

1600 S Brentwood Blvd
St Louis, MO 63144-1330 United States
TELEPHONE: (314) 962-2040
TOLL FREE TELEPHONE NUMBER: (800) 983-8114
FAX: (314) 968-9589
HOMEPAGE: <http://www.genelco.com>
EMAIL: info@genelco.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

EQUITY TYPE: Private

STATUS: Active

The Genelco Software Division of Liberty Insurance Services Corporation develops and licenses software products and services for the financial and employee benefits industries. As a technology leader, insurance services consultant, and a long-term business partner, Genelco provides software for insurance companies, fraternal organizations, companies that self-fund their employee benefits, third- **party** administrators, **associations**, and multiple employer trusts. Genelco has clients in 24 countries. LIS provides outsourcing services for individual life, health, and annuities. Liberty Insurance Services Corporation is part of RBC Insurance, which is the insurance **operation** of Royal **Bank** of Canada and a leading insurance provider. Headquartered in Greenville, South Carolina, LIS is one of the largest third-party life and health insurance administrators in the United States. LIS acquired certain assets of Genelco in November 2000.

NUMBER OF EMPLOYEES: 200

SALES: NA

DATE FOUNDED: 1973

IMMEDIATE PARENT: Royal Bank of Canada

PERSONNEL: Molinar, Michael S, VP; Wagy, Susan, Marketing Director

DESCRIPTORS: Employee Benefits; Health Insurance; Insurance

REVISION DATE: 20020223

20/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01053678 DOCUMENT TYPE: Product

PRODUCT NAME: Data Exchange Architecture (053678)

Gallagher Financial Systems Inc (704446)
1500 San Remo #251
Coral Gables, FL 33146 United States
TELEPHONE: (305) 665-5099

RECORD TYPE: Directory

CONTACT: Sales Department

Financial institutions and mortgage providers can make use of Gallagher Financial Systems' Data **Exchange** Architecture (DEA) for communicating

more efficiently with other organizations. DEA provides users with a framework for exchanging information with almost any type of external system. The open structure lets clients request and obtain data exchange results from within the Gallagher Millennium software, as well as from other applications, including applications on the Internet. There are several preconfigured components, including interfaces to Fannie Mae's Service Based Architecture (SBA) and Freddie Mac's Loan Prospector. The Fannie Mae interface integrates Gallagher Millennium with Desktop Underwriter and several SBA-based providers. The system is flexible and scalable, and uses a three-tier, thin-client architecture, with the first tier holding a data source, the second holding the third- **party connection** information, and the third tier containing the interface. DEA uses XML to communicate and incorporates Microsoft Transaction Server.

DESCRIPTORS: Middleware; Integration Software; EDI (Electronic Data Interchange); Financial Institutions; Banks; Mortgages

HARDWARE: Hardware Independent; Java; Apple Macintosh; UNIX; Thin Clients; IBM PC & Compatibles

OPERATING SYSTEM: Java; Open Systems; Windows NT/2000; MacOS

PROGRAM LANGUAGES: XML

TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation

POTENTIAL USERS: Financial Institutions, Mortgage Providers

PRICE: Available upon request

REVISION DATE: 020101

20/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00136940 DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381)

TITLE: Irish Innovation Woos Global Banks

AUTHOR: West, Louise

SOURCE: Bank Technology News, v15 n1 p23(2) Jan 2002

ISSN: 1060-3506

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Ireland, which is now dominated by high technology companies, has had a booming economy. The Irish government's trade and technology agency also expects a GDP in 2002 of between 5 percent and 6 percent. Ireland has a relatively stable **political** situation, and Irish governments for over four decades have invested in infrastructure that includes telecommunications, public utilities, and education. In 1996, Ireland got its first venture capital fund for high-technology companies, Enterprise Ireland. Enterprise Ireland assists Irish technology companies in getting into foreign markets and developing business strategies. Enterprise Ireland provides pragmatic and financial assistance, including initial funding, marketing, and research advise. For instance, an Irish software business recently debuted in Sweden with the assistance of Enterprise Ireland. About 45 Irish companies target the financial software services industry, and most are healthy in spite of the current economic doldrums. Lead times on financial technology projects are stretching out, but financial technology software companies supported by Enterprise Ireland have reason to be hopeful. Several have large new contracts for 2002, including Altamedius, which eases electronic and alternative payment or mobile **operations** and **financial** institutions. Altamedius, which was previously called Arctic Web, will supply a leading German bank with a micropayment and digital content charging platform.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Graphs
DESCRIPTORS: Banks; Financial Institutions; Foreign Exchange ; New
Economy
REVISION DATE: 20020730

20/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00129033 DOCUMENT TYPE: Review

PRODUCT NAMES: Government (830271)

TITLE: Uncle Sam wants e-commerce: What B2G can teach us about B2B
AUTHOR: Furth, John
SOURCE: Line56, p21(2) Feb 2001
ISSN: 1534-5408
HOMEPAGE: <http://www.line56.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

E-government is expanding, say analysts, and business-to-government (B2G) has the potential to clarify some business-to-business (B2B) issues. The B2G market seems very similar to B2B, because software technologies are directly transferable, and taxpayers can expect significant impact in the way government activities are transacted as the \$1.5 trillion market evolves. One very good example of the way in which B2G can save money can be seen in the way in which the state of Washington has deployed Internet procurement. The state moved procurement to the Buysense system, which was designed by American Management Systems. Washington can buy in larger quantities, control ad hoc purchases, and reduce paperwork. AMS charges a small transaction fee collected from both parties. The federal government also has some effective e-initiatives. One example is a collaboration between the Department of the Navy and MasterCard to optimize purchasing for smaller purchases (under \$2,500), which has saved significant time and money. However, B2G also raises some barriers, including the fact that government employees perceive the savings as job-eliminators, which could prompt unions to fight B2G projects. Also discussed are four key imperatives to be observed by B2B players seeking to operate in the B2G market. These include a need to understand regulations, to find partners, to leverage the current political climate, and to begin at the grassroots.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: E- Commerce ; E- Purchasing ; Government; Government
Contractors
REVISION DATE: 20010530

20/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112821 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money 99 (336734); Quicken 99 (701823)

TITLE: Money Matters: Intuit and Microsoft Take Different...
AUTHOR: Halpin, Jon
SOURCE: Computer Shopper, v18 n11 p105(2) Nov 1998
ISSN: 0886-0556
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Microsoft Money 99 and Intuit's Quicken 99 are highlighted in a discussion of the two vendors' approaches to finance software development. While Intuit's product has 10 million users, with 76 percent of the market, Microsoft has 17 percent of the market. Microsoft tried to buy out Intuit, but was prevented from doing so by the Justice Department in 1997. Microsoft has since aggressively improved Money in order to gain market share, with enhancements in the areas of Internet support, personalization, and financial planning features. Users can automatically add data from financial institutions to files, and Money 99 allows Internet bill delivery and payment. Greg Nelson, product planner for Microsoft Money, says the last two functions will become every-day events as more **financial** institutions provide **transactional** sites. Microsoft is creating a World Wide Web portal with many types of content, including Microsoft's Microsoft Investor site. Quicken wants Quicken.com to be a portal dedicated to financial matters, and the site currently has 80 million page views each month. Up to 5 percent of households are looking at Quicken.com, says Steve Grey, director of Quicken marketing. Money 99 centers around long-range financial planning, which were designed with the help of American Express Financial Advisors. **Features** include a **Personal** Profile and a Lifetime Planner. Quicken 99 emphasizes every-day money management, and aims to reduce data entry time, to help save or make more money, to save tax preparation time, and to lower taxes.

COMPANY NAME: Microsoft Corp (112127); Intuit Inc (447013)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: EFT (Electronic Funds Transfer); Financial Planning; IBM PC & Compatibles; Investment Management; Personal Finance; Software Marketing
REVISION DATE: 19990530

20/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00107994 DOCUMENT TYPE: Review

PRODUCT NAMES: Extranets (837385)

TITLE: The model extranet
AUTHOR: Bort, Julie
SOURCE: Network World, v15 n13 pS19(4) Mar 30, 1998
ISSN: 0887-7661
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Extranets are IP applications between companies and their business partners that generally use World Wide Web technologies, with the Internet as a transport. In some situations, extranets use other IP technologies, including e-mail and workflow-based applications. In other extranets, one business partner provides content for the intranet, which requires partners to either mail a disk or put content on a Web server through a dial-up connection. All extranets provide information or services for those outside a company. Therefore, all extranets require remote access, which involves some unique technology and **political** issues. One of the best ways to handle an extranet is to set down a type of model that most meets the needs and aims of the business partner to be supported. The model chosen should combine a standard mix of security and development choices that support business objectives and partners. Models available include the secured intranet access model; the electronic commerce model; a specialized application model, a good choice when high volumes of partners need robust security; and a basic password-protected site, which is excellent for supporting large numbers of users when security is not a significant

requirement. Extranets generally work best if the company's business partners already heavily use e-mail and Web technologies. The extranet also has to be able to attract users with such features as access to exclusive, important data, and faster, less expensive methods for ordering products or invoicing products.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Computer Security; E- Commerce ; E- Purchasing ; Extranets;
Internet Security; Order Fulfillment
REVISION DATE: 20020630

20/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00102626 DOCUMENT TYPE: Review

PRODUCT NAMES: ARC/INFO (198633); ATLAS GIS (250252); ArcView 3
(348937)

TITLE: Cook County Manages Elections with GIS
AUTHOR: Lingham, Geetha
SOURCE: Geo Info Systems, v7 n7 pl2(4) Jul 1997
ISSN: 1051-9858
HOMEPAGE: <http://www.geoinfosystems.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

ESRI's ARC/INFO, ATLAS GIS, and ArcView 3, and the TIGER (Topographically Integrated Geographic Encoding Reference) file format are highlighted in a discussion of suburban Cook County, Illinois', manipulation of its election districts with GIS tools. Cook County is one of the biggest and most complicated election districts in the country. Many large data sets have to be managed, and, among other tasks, the county clerk is charged with the responsibility for conducting and maintaining voter registration records and with establishing each entity for which an individual is allowed a vote. GIS is used to help understand 'the characteristics of the county's diverse and growing voting-age population,' in order to implement resources and planning for the cost-effective **capital purchases** of the future. Cook County must be able to merge census data, election results, and **political** boundary data to analyze its needs and those of constituents 'on a more sophisticated level.' The election department uses ARC/INFO to create and analyze spatial data and ATLAS and ArcView for querying and mapping. The following topics are covered: databases and GIS applications, precincts and polling places, registered voters file, district boundaries, and election results.

COMPANY NAME: ESRI (082457)
SPECIAL FEATURE: Output Samples
DESCRIPTORS: Database Management; Geographical Information Systems;
Government; List Processing; Mapping; Politics
REVISION DATE: 19990730

20/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00088960 DOCUMENT TYPE: Review

PRODUCT NAMES: Check Plus 2.01 (603741); InCharge 1.32 (565423);
Electronic Teller 2.60a (603759)

TITLE: Making Cents: Three Personal Accounting Applications

AUTHOR: Schindler, Esther
SOURCE: OS/2 Magazine, v3 n2 p62(4) Feb 1996
ISSN: 1073-1547
HOMEPAGE: <http://www.mfi.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

OS/2 users have only three personal accounting products available, Check Plus 2.01 (CP), InCharge 1.32 (IC), and Electronic Teller 2.60a (ET). IC is a financial management product providing general accounting **features** for **personal** and small-business users. CP is marketed as check writing software for OS/2, and its feature set is smaller than that of IC. ET is a home accounting system. All three products can import data from Quicken. CP and ET have the best documentation, because IC's comprehensive manual is disorganized. CP and IC support budgeting, while ET omits this feature. IC is recommended for its comprehensive features, which support multiple sets of books, but its learning curve is steep. CP and ET are acceptable for users with minimal **financial task** processing, monitoring, and planning needs. A scaled back ET is available as shareware.

COMPANY NAME: Computer Interface Corp (616991); Spitfire Software (605786); Paul H Caron (617008)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Check Writing; IBM PC & Compatibles; OS/2; Personal Finance; Small Business
REVISION DATE: 20000630

20/5/9

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00086672 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money Windows 95 (336734)

TITLE: Banking on the Home Market
AUTHOR: Gilliland, Steve
SOURCE: Computer Shopper, v16 n1 p471(1) Jan 1996
ISSN: 0886-0556
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Microsoft Money for Windows 95 brings the respected power of Microsoft Money to the 32-bit environment. This upgraded personal finance software supports online **banking transactions**, bill payment, and other amenities, with support for dozens of financial institutions. Microsoft Money also provides **personal** financial advice and **features** a series of Planning Wizards and other tools. Among the handy tools is a payment schedule calendar that links to verify available funds and to the online payment features. The interface is noted for elegance, ease of use, and effective online help.

PRICE: \$35

COMPANY NAME: Microsoft Corp (112127)
SPECIAL FEATURE: Screen Layouts Charts
DESCRIPTORS: EFT (Electronic Funds Transfer); Financial Planning; IBM PC & Compatibles; Personal Finance; Windows
REVISION DATE: 19990530

22/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01728691 DOCUMENT TYPE: Product

PRODUCT NAME: Mountain High Maps - EarthShots (728691)

Digital Wisdom Inc (589403)
PO Box 2070
Tappahanock, VA 22560-2070 United States
TELEPHONE: (804) 758-0670

RECORD TYPE: Directory

CONTACT: Sales Department

Mountain High Maps - EarthShots is a distinctive CD-ROM library of full-color relief maps of the planet's continents and ocean floors. Each disk contains 250 variations of one country, continent or world view. Each disk features a wide variety of **political** and topographical themes showing climate, vegetation, living standards, distribution of population and more. The maps come in industry-standard JPEG format and are suitable for almost any paper or electronic media publishing application, print, multimedia, broadcast and DTP map graphics. All EarthShot maps are totally compatible with Mountain High Map Frontiers. Each volume is supplied in hybrid format usable on both Macintosh and Windows. Reproduction rights allow almost unlimited **commercial** use.

DESCRIPTORS: Mapping; CD-ROMs; Graphics Tools; Clip Art

HARDWARE: IBM PC & Compatibles; Apple Macintosh
OPERATING SYSTEM: Windows; MacOS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry
PRICE: \$145; \$195 - includes Frontiers

REVISION DATE: 990409

22/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01709115 DOCUMENT TYPE: Product

PRODUCT NAME: Statistical Abstract of the United States 1997 (709115)

National Technical Information Service (NTIS) (604305)
5285 Port Royal Rd
Springfield, VA 22161 United States
TELEPHONE: (703) 605-6000

RECORD TYPE: Directory

CONTACT: Sales Department

Statistical Abstract of the United States 1997 is a CD-ROM that contains more years of data, more countries and more categories of subjects than those shown in the print edition. It provides over 1,400 table-to-spreadsheet links, direct table-to-Internet site links and search capabilities on the table number and titles as well as general subjects. The system also provides an extensive selection of statistics for the United States with selected data for regions, divisions, states, metropolitan areas, cities and foreign countries from reports and records of government and private agencies. Issued annually, this reference work is the government's most important statistical factbook on the social,

political and economic aspects of American life. The Adobe Acrobat software offers the advantage of higher-quality printing and viewing. Tables and charts appear in color highlighting important information and adding clarity to the graphics. The Adobe Acrobat search function allows for easy searching (users simply enter a keyword or phrase for a full text search of all files) including text within graphics and charts. Searching by general subjects and table numbers and titles is also supported. By using Lotus worksheet (.WK1) files or Excel (.XLS) files, users can do their own analysis of statistical abstract tables, state rankings and the population of metropolitan areas. The spreadsheet files can be opened directly by clicking on a button at the bottom of each table or directly from spreadsheet software. Users can easily get the latest population and **money** income figures from Internet links to many federal agency sites and start their own analysis of the latest trends.

DESCRIPTORS: Hybrid Media; CD-ROMs; Content Providers; Demographics; Government; Information Retrieval; Social Science; Market Research

HARDWARE: IBM PC & Compatibles; Apple Macintosh; UNIX; HP; Sun
OPERATING SYSTEM: Windows; Windows NT/2000; MacOS; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: Government, Cross Industry
DATE OF RELEASE: 01/97
PRICE: \$50; \$65 - outside U.S., Canada and Mexico

TRAINING AVAILABLE: Bulletin board support; technical support
OTHER REQUIREMENTS: 4MB RAM; Mac - System 7+ required
REVISION DATE: 981222

22/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01580082 DOCUMENT TYPE: Product

PRODUCT NAME: Mountain High Maps 2.5 (580082)

Digital Wisdom Inc (589403)
PO Box 2070
Tappahanock, VA 22560-2070 United States
TELEPHONE: (804) 758-0670

RECORD TYPE: Directory

CONTACT: Sales Department

Mountain High Maps 2.5 provide detailed and accurate relief maps of the world's continents, countries and ocean floors. The maps have an extensive range of applications including advertising, newspaper and television, publication and presentation, education and reference, multimedia, Web and video use. Mountain High Maps is comprised of: (1) seven versions of each map, three pre-colored (one **political** map and two physical) in addition to two base grayscale files plus editable vector maps in FreeHand and Adobe Illustrator; (2) easy-to-use closed and pre-filled Illustrator and Freehand paths; (3) more than 16,000 updated place names and labeled physical features including rivers, lakes, cities, countries and mountains (masks enable users to colorize each country and define its borders, highlight coastlines and add dramatic 3D effects with land mass shadow or vignette masks); (4) 7,500 map files packed into a 4-CD-ROM set with more than 10GB of uncompressed files; (5) 38 professionally-animated globe sequences and the 3D files and textures used to create them; (6) 54 stunning, high-resolution globe views (15 are fully colorized) showing land relief; and (7) 100-1,000 meters per pixel with resolution for high-quality imagesetter output. Reproduction rights granted with the purchase of Mountain High Maps allow almost unlimited **commercial** use.

DESCRIPTORS: Mapping; Clip Art; CD-ROMs; Graphics Tools; Desktop
Publishing Utilities

HARDWARE: IBM PC & Compatibles; Apple Macintosh; UNIX
OPERATING SYSTEM: Windows; MacOS; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro; Workstation
DATE OF RELEASE: 07/93
PRICE: \$495; \$95 - \$175 - upgrades
REVISION DATE: 990408

22/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01077542 DOCUMENT TYPE: Product

PRODUCT NAME: Soffront TRACKWeb KB 6.01 (077542)

Soffront Software Inc (581607)
45437 Warm Springs Blvd
Fremont, CA 94539 United States
TELEPHONE: (510) 413-9000

RECORD TYPE: Directory

CONTACT: Sales Department

Soffront TRACKWeb KB from Soffront Software is a standalone solution for internal support groups. It integrates with Soffront's Soffront TRACKWeb CRM, TRACKWeb Help Desk, or any third- **party** customer **relationship** management (CRM) application. TRACKWeb KB assists geographically scattered internal support representatives in resolving complicated and repetitive issues. The solution presents staff with product knowledge through a browser. It can reduce support costs significantly by automating Tier 1 support for customers. Furthermore, TRACKWeb KB offers e- **commerce** site visitors product information and sales assistance. Using TRACKWeb KB, companies can deliver more pertinent and timely information to their partners, resellers, and distributors. The solution is available in English and French.

DESCRIPTORS: E- **Commerce** ; Internet Marketing; Technical Support; Customer Service; Electronic Customer Service; Expert Systems

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry, Sales Forces, Marketing Groups
PRICE: \$25,000 - unlimited use

TRAINING AVAILABLE: Training at additional cost; training; technical support

SERVICES AVAILABLE: Consulting

REVISION DATE: 020327

22/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01026298 DOCUMENT TYPE: Product

PRODUCT NAME: FECInfo (026298)

Votenet Solutions Inc (691739)
Sun Trust Bldg 11th Floor 11th & G St NW

Washington, DC 20005 United States
TELEPHONE: (202) 737-2277

RECORD TYPE: Directory

CONTACT: Sales Department

Votenet Solutions hosts FECInfo, an independent site with information about federal campaign spending in the United States that can help anyone follow a **political money** trail. Searchers can find major donors, donors who gave outside their state of residence, registered lobbyists, and registered PACs. They can locate campaign contributors by their employer, by their name, or by their ZIP codes. The system provides the latest election-cycle data as well as historical data. Researchers can also read analyses and studies of spending trends, monitor pending general regulations as well as campaign finance laws, locate journal articles, and determine when the next filings are due for their organization. The comprehensive resources on FECInfo also cover 'soft **money**' contributions (subject to lower or no reporting standards) and donations to affiliated groups such as the presidential library foundation, the inaugural committee, and recount committees. FECInfo's staff also offers a subscription service, FECInfoPro, that offers specialized or advanced services.

DESCRIPTORS: Content Providers; Politics; Portals; Campaign Accounting;
Legislation Tracking; Newspapers

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: Candidates, Journalists, Political Groups, Lobbyists,
Citizens
PRICE: \$0; subscription also available

REVISION DATE: 020101

22/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01024988 DOCUMENT TYPE: Product

PRODUCT NAME: GeoVoter (024988)

Map Applications Inc (690821)
303 Rte 5 S PO Box 1221
Norwich, VT 05055-1221 United States

RECORD TYPE: Directory

CONTACT: Sales Department

Map Applications' GeoVoter is a geography-based **political** campaign management system that helps campaigns target and win voters. GeoVoter's rich demographic resources help campaigns target voters by profession, voting history, age, income, affiliation, and many other factors. The system can help tailor messages, identify voters for advertising and canvassing efforts, and even determine the best media outlets and media issues. Electoral groups can also link polls and surveys to GeoVoter's databases in order to spot **political** trends immediately, giving their candidate the edge. With GeoVoter's extensive targeting abilities, campaigns also save **money**, reducing wasted mailings and eliminating ineffective advertising. The system can also reduce the need to hire and train staff. Once a campaign is on track, GeoVoter can help the staff and candidate remain prepared for changes and attacks from opponents. Using GeoVoter, they can track all opponents' statements, contributions, and position papers.

DESCRIPTORS: Politics; Geographical Information Systems; Fund-raising;
Mapping; Campaign Accounting; Demographics

HARDWARE: IBM PC & Compatibles; Pentium
OPERATING SYSTEM: Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Political Campaigns
PRICE: Available upon request

OTHER REQUIREMENTS: 128MB ECC RAM; 400MHz+ Pentium CPU; 14x+ speed CD-ROM
drive; 9GB+
REVISION DATE: 000000

22/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00128076 DOCUMENT TYPE: Review

PRODUCT NAMES: Sales Tax (835494); E- Commerce (836109)

TITLE: Internet Taxation Won't Go Away
AUTHOR: Stevens, Michael G
SOURCE: Practical Accountant, v33 n11 p56(5) Nov 2000
ISSN: 0032-6321
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The Advisory Commission on Electronic Commerce , which was established under the Internet Tax Freedom Act (the Act), has studied tax treatment of Internet transactions and made a final report to Congress with recommendations that did not really resolve any taxation issues. According to an expert, the Commission became a **political** standoff in which no attempt was actually made to develop a solution plan. Many states are more interested in lost revenue from sales tax than any other issue regarding tax on Internet sales, but no data are available on how much is lost due to Internet and other remote sales. However, if a hypothetical tax is calculated on the multimillion e-business, huge amounts of revenue are lost to states. California's attempt at legislated taxation, which was vetoed by Governor Davis, would have required clarification of tax rules legislating that retailers operating with the same names on and offline have an agency relationship exists. The agency relationship makes the retailer responsible for collecting tax on orders made electronically by fax, telephone, or the Internet or other electronic ordering method. Several experts say determination of agency relationship is key to the ability to tax Internet sales.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: E- Commerce ; Government Regulations; Sales Tax
REVISION DATE: 20010330

22/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127992 DOCUMENT TYPE: Review

PRODUCT NAMES: Globalization (843156); E- Commerce (836109)

TITLE: Great Wall: Politics, market woes hinder Internet in China

AUTHOR: Rath, David
SOURCE: Interactive Week, v7 n48 p48(2) Nov 27, 2000
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The dissolution of the dot-coms has investors all over the globe in the doldrums, but the problem is compounded in China by **political** considerations. The Chinese government can be either a catalyst for growth or an obstacle to the development of the high- tech industry.' China wants more e- **commerce** as a way to expand economic development, but at the same time the government hesitates to permit freedom of **political** expression to fully allow foreign investment. Therefore, China's restrictions on telecommunications and Internet companies are interpreted differently by different people. According to Peter Hamilton, COO and CFO of Chinadot.com, rules created by the Ministry of Information Industry 'do not create an optimal environment, but they do represent a movement along a path...You choose which countries you want to do business in, then you want to follow the rules and regulation of that country, so it's a help to know what they are.' Some companies like the new rules because there were none before. An interested party says costs can rise for monitoring and re-application for licenses, but companies will be operating in a more well-defined environment. A managing partner for a consultancy that operates in China says the government eventually tries to keep entrepreneurs operating in China, especially Internet companies.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Tables
DESCRIPTORS: E- **Commerce** ; Globalization; Internet
REVISION DATE: 20010930

22/5/9

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00127347 DOCUMENT TYPE: Review

PRODUCT NAMES: Nexis.com (431699)

TITLE: NEXIS Finally Goes Dot-Com
AUTHOR: O'Leary, Mick
SOURCE: Information Today, v17 n10 p32(2) Nov 2000
ISSN: 8755-6286
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

LEXIS-NEXIS's nexis.com transforms the revered database service from one designed mostly for professionals to a service that also attracts end-users. The most obvious change in the excellent implementation is a new, non-command-based interface to NEXIS (and some LEXIS) content. The directory is designed to meet the needs of end-users, but provides the full NEXIS content, which is one of the best data collections in the world and contains thousands of full- text newspapers, journals, magazines, newsletters, newswires. broadcast transcripts, and other new sources. NEXIS content is augmented with information from other sources in LEXIS-NEXIS, including company profiles describing public and private U.S. and overseas companies. Legal information includes federal and state case and statutory law, public records (including uniform **commercial** code UCC data and state corporate registrations). Also provided is comprehensive information regarding **political** , electoral, and legislative processes. Nexis.com also provides a directory of Web sites, which are included in the nexis.com

subject. This directory is built by generating links from Web sites mentioned in NEXIS documents. Nexis.com provides an especially well-implemented user interface, and the most complex searches are done with predesigned formatted search forms provided for several topics.

COMPANY NAME: LexisNexis Group (316351)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; **Financial** Information; Information Retrieval; Internet; Law Firms; Legal; News Services
REVISION DATE: 20010930

22/5/10

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127257 DOCUMENT TYPE: Review

PRODUCT NAMES: PKI (838896)

TITLE: **Keying In On PKI: How to decide when, where or if you need...**
AUTHOR: Rapoza, Jim
SOURCE: eWeek, v17 n49 p1(3) Dec 4, 2000
ISSN: 1530-6283
HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Public key infrastructure (PKI) pilot programs are generally unsuccessful due to **political** issues, but many IT administrators who responded to a recent survey still regard PKI as a mysterious technology. Respondents indicate that their concerns are in the areas of complexity, implementation issues, lack of standards, and inability of a PKI to integrate with installed security and communication systems. However, PKI has significant benefits, including data confidentiality, secure communications, and strong authentication. Vendors of PKI applications are generally not much help, since their systems are hard to deploy and manage. Implementations are expensive in terms of time and **money**. Once a system has been implemented, company officials often disagree on whether to use it, even if the deployment is not working out. PKI should be evaluated thoroughly to inform IT users better, and this computing publication will provide an evaluation in two parts. The first is a type of PKI primer that explains, provides advice, and recommends best practices. The second part will report on a visit to the headquarters of a large insurance and **financial** services company, where the publication's analysts worked with IT staff to do a hands-on evaluation of popular PKI systems.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Business Planning; Computer Security; Encryption; IT Management
REVISION DATE: 20010228

22/5/11

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127192 DOCUMENT TYPE: Review

PRODUCT NAMES: LDAP (837831); Global Directory Server (642495)

TITLE: **Directories Directly: Where to find help planning, deploying at...**
AUTHOR: Chen, Anne
SOURCE: eWeek, v17 n44 p59(4) Oct 30, 2000
ISSN: 1530-6283
HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Lightweight Directory Access Protocol (LDAP) and Syntegra's Global Directory Server are highlighted in a discussion of resources that can help with planning and deployment of integrated enterprise directories supporting Web-ready systems. For instance, Hartford Financial Services Group needed such a system, but had minimal enterprise-directory configuration and deployment skills at its disposal. IT managers for The Hartford chose to work with system integrator ePresence, which assisted with management and deployment of directory services and construction of custom applications. However, finding the appropriate enterprise directory integrator can be quite difficult, because the best providers should understand enterprise directory technology and should also have experience in resolving the **political** entanglements that an enterprise directory can create. Consultants who have project management experience can assist in neutralizing competition. Among topics covered are The Hartford's project, including way in which ePresence's consultants interfaced with The Hartford's network administrators from all involved divisions, and a listing of applications prompting companies to implement enterprise directories.

COMPANY NAME: Vendor Independent (999999); Syntegra (USA) Inc (555118)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Computer Resource Management; Consultant Selection; LANs;
Network Administration; Network Directories; Network Software
REVISION DATE: 20020630

22/5/12

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127109 DOCUMENT TYPE: Review

PRODUCT NAMES: ISP (Internet Service Providers) (837458)

TITLE: The Long Way Around: Asian ISPs are wasting millions of dollars...
AUTHOR: Poe, Robert
SOURCE: Business 2.0, p97(2) Nov 28, 2000
ISSN: 1080-2681
HOMEPAGE: <http://www.business2.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Millions of messages sent between users in Asia, who may be geographically separated only by 10 miles, are routed through Tokyo, Hawaii, and California before reaching their close-by recipients. This is a highly inefficient messaging path, but most Internet traffic that originates overseas traverses parts of the U.S. on its way to the final destination. Most existing peering points for the Internet (where networks exchange customer traffic) are located in the U.S. This limitation is not good news for Asian Internet service providers (ISPs), which waste tens of millions of dollars routing traffic in a circuitous path that goes around the entire world. The Internet has a hub-and-spoke structure that works best for the country at the center, which is the U.S. The technical effects of peering imbalance are substantial, and causes are **commercial**, **political**, and historical. Economic obstacles have stymied attempts to build major peering points overseas. For instance, in many countries, phone companies that previously had monopolies still dominate the market. For all practical purposes, these providers dictate prices for services such as international connections. However, several improvements could address peering problems, including an increase in the number of neutral Internet exchanges; and creation of large intra-regional ISPs that can exchange traffic at multiple

points without sending it through the U.S.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Internet; ISP (Internet Service Providers)
REVISION DATE: 20020227

22/5/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00126368 DOCUMENT TYPE: Review

PRODUCT NAMES: Business Models (841277); E- Commerce (836109)

TITLE: Wired for Business: Five Successful e-Business Models
AUTHOR: Kador, John
SOURCE: eAI Journal, v2 n7 p24(5) Jul/Aug 2000
HOMEPAGE: <http://www.eaijournal.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Five successful e-business models (e-business storefront, infomediary, trust intermediary, e-business enabler, and infrastructure provider) are described. To succeed in either business to consumer (B2C) or business-to-business (B2B) markets, every e-business must have competencies in one or more of these models. E-storefronts provide exceptionally efficient and flexible purchasing platforms for buyers, opportunities for cross- and up- selling, the potential for higher margins, and lowered transaction costs. Infomediaries unite buyers and sellers and increase value by offering content as advice, personal service, or other advantages. Infomediaries can operate as aggregators of prospects or as buyers' advocates. Four types of infomediaries operate in e- commerce : buyer brokers, seller brokers, transaction brokers, and communities of interest. A trust intermediary is required for any type of business, but especially in e- commerce , where a higher level of trust is required. For e- commerce , trust can minimize 'the friction that gets in the way of transactions and information-sharing both outside and inside.' An e-business enabler uses processes or competencies to streamline and ease another set of business processes. Infrastructure providers have always existed as trade associations, cartels, guilds, and other legitimate, or sometimes illegal , alliances . Infrastructure providers are capable of using the Internet as a platform for collaboration and delivering value.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: B2B Marketplaces; Business Models; E- Commerce ; Retailers; Wholesalers
REVISION DATE: 20010430

22/5/14

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00125790 DOCUMENT TYPE: Review

PRODUCT NAMES: Politics (830372); Internet (833029)

TITLE: A Second Chance: The Potential Of Politics Online
AUTHOR: Raney, Rebecca Fairley
SOURCE: Interactive Week, v7 n26 p22(2) Jul 3, 2000
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

If the Internet can stay free of the shackles of big **money**, which currently dominate television and radio, it could 'revive **political** interest and activism in America.' Online campaigning should take off in 2000 as presidential candidates seek votes, since for the first time, over half of American homes have Internet access. Some evidence exists that many people use the Internet to find **political** information. One in-depth poll, which was funded by Democracy Online Project at George Washington University, revealed that almost 25 percent of respondents in October 1999 had used the Internet to learn about candidates. Senator John McCain's presidential campaign reported receipt of millions of dollars donated over the Internet, but has not produced any records or specific numbers. According to Kim Alexander, president of the nonprofit California Voter Foundation, the Internet is a 'way to reduce the need for **money** in campaigns.' She says the democratic experience should not be reduced to a set of transactions. The Internet should be 'the antidote to the wicked circle of politics in the television age, which involved cultivating special interests to raise big **money**, then spending it to broadcast negative campaign advertising, a practice that ultimately turned off the public.' Topics related to the influence of the Internet in politics and its potential for **political** communication are discussed, including the campaign of Jesse Ventura, who has said that he could not have won the Minnesota gubernatorial election without the Internet.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Advertising; Campaign Accounting; Fund-raising; Internet;
Internet Marketing; Politics
REVISION DATE: 20010930

22/5/15

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00125546 DOCUMENT TYPE: Review

PRODUCT NAMES: Government (830271)

TITLE: Agriculture builds secure system for ethics report
AUTHOR: Orr, Tony Lee
SOURCE: Government Computer News, v19 n12 p12(2) May 22, 2000
ISSN: 0738-4300
HOMEPAGE: <http://www.gcn.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

About 650 executive-level staff and **political** appointees at the U.S. Department of Agriculture who are required to file annual **financial** disclosure reports can now use an interactive program to complete the form online. Another 17,000 high-level general service employees will have the same ability later this fall. The online system is accessed through the USDA's Office of Ethics Web site. The Web site was designed by New Technology Management, which also did all the front-end programming for the online form. The layout for the form has the same look as the Web site. Secure Sockets Layer's 128-bit public-key encryption is used for security, along with employees' personal identification numbers. A Java-enabled browser is required.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts Graphs
DESCRIPTORS: **Financial** Reporting; Government; Government Regulations;
Intranets

REVISION DATE: 20001230

22/5/16

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00125014 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Oxygen Media Inc (872067)

TITLE: Oxygen Loses Some of Its Air
AUTHOR: Walsh, Sharon
SOURCE: Industry Standard, v3 n32 p61(2) Aug 21, 2000
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Oxygen Media, the new media company for women, was launched with unparalleled fanfare, but is still searching for its center and now faces defections by high profile contributors, including possibly Oprah Winfrey and Candice Bergen. CEO and founder Geraldine Laybourne was able to raise \$300 million initially, but many battles over content and **commerce**, old media ideas, and new media pragmatism cause dissension in the ranks. Startups often have some early staff defections, but Oxygen has been through particularly hard times, especially in the last few weeks. For instance, Sarah Bartlett, editor in chief, will become an independent consultant, and Ellyn Spragins, VP of editorial, resigned. Among others leaving are Deborah Stead, Marc Pertont, Martha McCully, and Amy Critchett. At first, Bartlett hoped Oxygen would focus on 'really serious, hard-charging journalism...and act as an advocate for women.' However, topics covered continued to be mundane, and many staffers lost interest. Maybe the question 'What do women really want?' cannot be answered, even though Oxygen seemed to try. It provided **political** content, beauty advice, shopping resources, cable/documentary-type content, talk, and cutting edge music. One significant problem for Oxygen is the high cost of its cable transmission agreement, which must compete with a much less expensive offering from Lifetime, which has almost seven times more viewers than Oxygen.

COMPANY NAME: Oxygen Media Inc (668478)
SPECIAL FEATURE: Charts
DESCRIPTORS: BBS (Bulletin Board Systems); Conferencing; Portals
REVISION DATE: 20020703

22/5/17

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00124448 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Shopping (840432)

TITLE: Consumers' Revenge: Online product reviews and ratings
AUTHOR: Notess, Greg R
SOURCE: eContent, v23 n2 p61(4) Apr/May 2000
ISSN: 0162-4105
HOMEPAGE: <http://www.onlineinc.com/econtent>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Online product reviews and ratings, which are generally done by consumers who are familiar with the products, provide information that may not be

spelled out in 'traditional evaluation sources.' The value of consumers' online reviews and ratings can be compared to obtaining feedback from friends and neighbors who have preferences and experiences. Usenet news was the first opinion body on the Internet and has always allowed users to share experiences and impressions about specific products. The other early reviewer type is Amazon.com, which offers an interactive feedback choice for shoppers, readers, and other Web surfers who can add reviews for specific products. Other online **commerce** sites soon picked up on Amazon.com's success with this model; DejaNews became Deja.com and added product reviews. Many Web sites now provide quick polls on many topics; visitors to those sites can vote on the topic and quickly see it mirrored in results. The reviews and ratings available on the Web generally have a specific bent since reviewers expand on their personal experiences with products. Usenet has more **extreme views** than Amazon, which generally has more positive reviews, a characteristic also found in 'traditional print resources.' Breakdowns of Web reviews for the Apple iBook and child car seats are shown, as are choices from Epinions.com. Sites specializing in public and member input are described, including Deja.com, RateItAll, ConsumerReview, More, and Epinions.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Tables Screen Layouts
DESCRIPTORS: Content Providers; Internet Shopping
REVISION DATE: 20000930

22/5/18

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00124058 DOCUMENT TYPE: Review

PRODUCT NAMES: Sales Tax (835494); E- Commerce (836109)

TITLE: E- Commerce and Internet taxation: Issues, Organizations, and Findings

AUTHOR: Gordon-Murnane, Laura

SOURCE: Searcher: Magazine/Database Prof, v8 n6 p48(7) Jun 2000

ISSN: 1070-4795

HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

A discussion of potential effects of Internet taxation on e- **commerce** explains that the Advisory Commission on Electronic **Commerce** met for the last time in March 2000 and at that time, had not reached 'the broad consensus required by Congress.' Congress' condition was that any recommendations reached had to be supported by 13 of the 19 voting members, but this did not occur. A simple majority (11 of 19) voted to endorse a Web-accessible report written by a caucus of business leaders sitting on the commission. Recommendations of the report that went unadopted by the ACEC include repealing the 3 percent federal excise tax on telecommunications services; permanent prohibition of states and local tax jurisdictions from taxing Internet access fees; urging states to find a more streamlined state sales and use taxation system; extension of the moratorium on multiple and discriminatory taxes until 2006; and eliminating international tariffs on Internet transactions. There is no clear evidence that sales taxes would halt expanded use of the Internet. The American public believes that taxation should be fairly levied for online business and bricks-and-mortar companies. Congress, state government leaders, and the next president will have to work their way through the many issues surrounding taxation issues and reach an equitable solution for all companies. Voters should let **political** leaders know their views on taxation of all forms of business, including e- **commerce** .

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts
DESCRIPTORS: E- Commerce ; Government Regulations; Internet Marketing;
Sales Tax
REVISION DATE: 20000830

22/5/19

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00123634 DOCUMENT TYPE: Review

PRODUCT NAMES: Government Regulations (831077); Digital Signature
Standard (833975)

TITLE: Haggling Over Digital Signatures
AUTHOR: Marlin, Adam S
SOURCE: Industry Standard, v3 n15 p125(2) Apr 24, 2000
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Electronic signatures for contracts have become a highly **political** issue, with legislation stalled in the U.S. Congress because legislators cannot agree on a national standard. The National Conference of Commissioners on Uniform State Laws has proposed the Uniform Electronic Transactions Act, while technical industry lobbyists have asked Congress to create an interim national standard. One proposal would provide a national standard until all 50 states passed uniform legislation, at which point in time, state law would supersede the interim federal law. However, Representative Thomas Bliley threw up a roadblock in the form of his own legislation which went through the committee process and got the attention of **financial** services industry. **Banks**, brokerages, and insurers had been promoting a bill that would have permitted them to send mandatory disclosures, records, and notifications electronically, but that legislation was also stalled. When lobbyists for **financial** services companies met with Bliley's staff, a provision for e-disclosures and notices was added to Bliley's digital signatures bill, a move that again put the bill on the back burner. Currently, House and Senate conference committees are trying to reconcile bills introduced by Senator Spencer Abraham and Representative Bliley.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Contracts; Digital Certificates; Government Regulations;
Handwriting Recognition; Legal
REVISION DATE: 20000730

22/5/20

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00121761 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--SINA.com (870111)

TITLE: Click Dynasty: Sina.com...is about to become the Chinese AOL...
AUTHOR: Sheff, David
SOURCE: Wired, v7 n12 p192(6) Dec 1999
ISSN: 1059-1028
HOMEPAGE: <http://www.wired.com>

RECORD TYPE: Review
REVIEW TYPE: Company

SINA.com, the company formed by the merger of Beijing, China's SRS and

Silicon Valley's Sinanet, may become the premier online service in China. Sina.com links Chinese-speaking surfers and has the potential to link people socially, culturally, **politically**, and **commercially** in an entirely new way. Sina.com has over a million Chinese-speaking users, and the site registers 4,000 new users each day from China, Taiwan, Hong Kong, and the rest of the globe. Sina.com expects a user base of 8 million users by the end of 2001. When Sina purchased a large share in PC Home recently, the number of customers in Taiwan rose quickly. The bombing of the Chinese embassy in Belgrade, Yugoslavia was the impetus for broad-based and increased interest on the part of Chinese-speaking people in gaining access to online resources. The bombing created strong interest in news, chatrooms, and other tools that help the Internet open China's lines of communication. Sina.com is also causing excitement in the investment world and has been favorably compared to the recent IPO for China.com, which tripled its stock prices on its first day out. Sina.com's competitors are Chinese Yahoo! and Sohu, the second-most popular Chinese site. Sina is seeking ad revenues and income from e- **commerce**. Many who visit the site from outside China purchase hard to find products, including mung cakes. The backgrounds of all the founders of the two merged companies are described in some detail.

COMPANY NAME: SINA.com (674532)
DESCRIPTORS: Globalization; Internet Access; ISP (Internet Service Providers); Localization
REVISION DATE: 20020703

22/5/21

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00119392 DOCUMENT TYPE: Review

PRODUCT NAMES: Railroad Tycoon II (737585)

TITLE: Railroad Tycoon II
AUTHOR: Parker, Samuel
SOURCE: MacAddict, v38 p66(1) Oct 1999
ISSN: 1088-548X
HOMEPAGE: <http://www.imaginemedi.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Gathering of Developers' Railroad Tycoon II, an impressive and versatile real-time strategy game for the Macintosh, will appeal to those who adore playing with and building trains and trainsets. With Railroad Tycoon II, the gamer can indulge childhood fantasies as the chairman of a major railroad company. The gamer can develop a vision and open new territories and industries or become a hard-hearted spoiler who destroys competitors. The gamer builds a completely new company and manages passenger and cargo loads to stay profitable. The gamer can play Wall Street and obtain territorial rights to expand the railroad and become richer. Fifty-one different engine types, including steam, diesel, and electric models, can be chosen, as well as 34 cargo cars, and many advantageous add-ons are provided for the train station. Graphics are exceptionally detailed, and six levels of zoom allow the gamer to plan the empire's expansion on the **political** map or to zoom in on buildings' details. Sound effects are good and include roaring engines and ear-splitting whistles. Railroad Tycoon can be replayed and has a full scenario editor as well as 18 large missions. Much micromanagement of freight routes and traffic is required. Railroad Tycoon II is playable by all ages and has a sandbox mode that allows the gamer to simply play with trains and avoid **financial** decisions.

PRICE: \$49

COMPANY NAME: Gathering of Developers (658898)

SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Apple Macintosh; Games; MacOS; Strategy Games
REVISION DATE: 20001130

22/5/22

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00118246 DOCUMENT TYPE: Review

PRODUCT NAMES: ViewsWire (764868)

TITLE: ViewsWire Bundles Best of EIU
AUTHOR: O'Leary, Mick
SOURCE: Information Today, v16 n7 p11(2) Jul/Aug 1999
ISSN: 8755-6286
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Economist Intelligence Unit's ViewsWire, a combined reference book, briefing service, and newswire, collects the cream of Economist Intelligence Unit's published data into one, succinct database. EIU is otherwise a huge and diverse collection of detailed, authoritative reports on 200 countries, including information about politics, economies, demographics, finance, and prospects. With ViewsWire, key profiles and forecast data are available, with current reporting and analysis for countries, regions, and industries around the globe. ViewsWire culls the most popular types of information from the complete EIU product line, and from other Economist Group publications, as well as some superior external sources, including 'Financial Times.' An accelerated publishing schedule allows analysis of events to be published only days after the events themselves occur. The information available is universally organized and integrated so that users can easily move among information categories. Background departments provide a statistical and narrative profile of a country status, using information from comprehensive EIU country reports. Forecasts project economic/ **political** developments from three months to five years in advance. Briefings, a feature new to ViewsWire, employ EIU's discerning analysis to explicate important **political** and economic developments, with the timeliness of the newswire. ViewsWire is available from its own Web site or via multiple host services, and has flat-rated pricing based on number of users.

COMPANY NAME: Economist Intelligence Unit (EIU) (633275)
SPECIAL FEATURE: Charts
DESCRIPTORS: Content Providers; Economic Analysis; Foreign Exchange; Information Retrieval; Internet; Market Research; News Services
REVISION DATE: 20000830

22/5/23

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117958 DOCUMENT TYPE: Review

PRODUCT NAMES: E- Commerce (836109); Sales Tax (835494)

TITLE: Even on the Internet, The Taxman Cometh
AUTHOR: Wasserman, Elizabeth
SOURCE: Industry Standard, v2 n21 p24(1) Jul 5, 1999
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A meeting of politicians bent on finding a way to tax e-commerce conducted over the Internet was held at Williamsburg, Virginia, but attendees ended the conference far from having reached a consensus, according to Governor Michael Leavitt of Utah. Virginia's Governor James Gilmore described the Internet as possibly 'the most democratic phenomenon ever devised,' and went on to describe it as 'the medium that most closely mirrors and promises the values of the free and open society that our forefathers envisioned . . .'. The group's first **political** battle arose when Gilmore's candidate for executive director, Heather Rosenker, rankled attendees because she is the wife of an official of the electronics industry. She was eventually elected, but the furor over her selection was representative of the entire tone of the meeting. There is a suspicion that the commission, which was created by the Internet Tax Freedom Act, will never seriously discuss a national Internet tax policy, or make recommendations to Congress. The commission must report to Congress on April 21, 2000, and some moderates are trying to develop a tax plan with 'neutrality and simplicity.' Currently there are 30,000 state and local taxing agencies, and a consultant to the Association for Interactive Media says his member companies are balking at the prospect of taxes being collected for all 30,000.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: E- **Commerce** ; Government Regulations; Internet Marketing;
Retailers; Sales Tax
REVISION DATE: 20010330

22/5/24

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117739 DOCUMENT TYPE: Review

PRODUCT NAMES: CODE-1 Plus (228761); Geographic Coding Plus (703273);
Political Coding (761095)

TITLE: **Geocoding Systems Shelter HUD Data**
AUTHOR: Merrill, Jessica
SOURCE: Business Geographics, v7 n3 p22(2) Mar 1999
ISSN: 1067-456X
HOMEPAGE: <http://www.bg.geoplace.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A discussion of the use by the U.S. Department of Housing and Urban Development (HUD) of Group 1 Software's CODE-1 Plus, Geographic Coding Plus, and **Political Coding** geographical information system (GIS) products highlights HUD's new Geocode Service Center (GSC), which has improved HUD's data integrity and ability to monitor and home in on useful projects. HUD initiated a project to clean and standardize existing data, and GSC had a central role. With GSC, the department can verify address data when it has been entered into the system. GSC was created by first stringently evaluating address validation and correction software. After assessing several **commercial** products, HUD chose a mainframe version of CODE-1 Plus, which was chosen for its accuracy, ability to provide U.S. Postal Service Encoding Accuracy Support System certification, and the availability of an online component. Group 1 also was able to integrate its other software into the system. Validation and correction are also available through HUD's intranet with a GSC Web page that provides intranet access to CODE-1 Plus. Users can enter an address via the intranet and obtain a corrected address in seconds. Transmission of data is through **Political Coding**, which allows HUD to generate an easy-to-use map that shows just where government funds are expended in congressional districts.

COMPANY NAME: Group 1 Software Inc (400319)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Geographical Information Systems; Government; Human Services
Agencies; List Processing; Mailing Lists; Mapping
REVISION DATE: 19990830

22/5/25

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117121 DOCUMENT TYPE: Review

PRODUCT NAMES: Encryption (832022)

TITLE: The Open Secret
AUTHOR: Levy, Steven
SOURCE: Wired, v7 n4 p108(7) Apr 1999
ISSN: 1059-1028
HOMEPAGE: <http://www.wired.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The development of public key cryptography, a technology that revolutionized e-mail and e- **commerce** , was begun in part by James Ellis, a senior scientist for the United Kingdom's Government Communications Headquarters, an organization that can be considered a close equivalent to the U.S.' National Security Agency. Ellis got hold of a paper written to describe a project known as Project C43 that was undertaken by Bell Telephone toward the end of W.W.II. The paper described an innovative method of scrambling analog voice transmissions by using distortion. From this concept, Ellis began to develop the idea that a secure, digitally encrypted message could be sent without exchanging keys in advance. He developed an existence proof, and called it nonsecret encryption. Ellis conceived a set of lookup table that could scramble and unscramble calculations, and wrote a paper describing his idea in January 1970 called 'The Possibility of Secure NonSecret Digital Encryption.' The further development of Ellis's and subsequent scientists' encryption work is described in some detail. Topics covered include the work of Clifford Cocks, who developed a formula that would allow a sender to encrypt a message so that it could be decrypted only by someone who knows the original prime numbers; Malcolm Williamson's work with methods of passing numbers to build a shared, secure key; and **political** aspects of encryption development.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Computer Security; E- **Commerce** ; E-Mail Utilities; Encryption
; File Security
REVISION DATE: 20000228

22/5/26

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00116639 DOCUMENT TYPE: Review

PRODUCT NAMES: Java (573744); Jini (715069)

TITLE: Java Jive
AUTHOR: Vitaliano, Franco
SOURCE: BackOffice Magazine, p61(8) Feb 1999
ISSN: 1084-6433

RECORD TYPE: Review

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The highly **political** climate in which Sun Microsystems' Java and Jini are evolving is discussed. Java and Jini appear to be able to do many types of tasks for systems ranging from enterprise level environments to consumer devices, but Sun's new contract and modified open source conditions are not acceptable to many in the industry. For instance, Sun currently charges per-unit royalty payments for **commercial** products developed under a Java license. The contract also requires that any extensions or revisions made to Java code will become the intellectual property of Sun. In addition, all such changes have to be shared among all Java licenses. This seems impractical in terms of development costs and competitive advantage, but an even more disturbing aspect of the license is the lack of meaningful and unambiguous language in it. The Jini Technology license will be the model for all other Java systems, and this license requires all changes to Jini to be shared. Given the dissatisfaction of the industry with Sun's requirements for Jini and Java, Sun's only hope for the technology is development of unique systems for which OEMs, ISVs, or end-users who will be willing to pay. Jini actually does cripple the proprietary nature of any single-platform operating system, since it extends the power of Remote Method Invocation (RMI).

COMPANY NAME: Sun Microsystems Inc (385557)
SPECIAL FEATURE: Charts Graphs
DESCRIPTORS: Embedded Systems; Java; Software Marketing; Standards
REVISION DATE: 19990830

22/5/27

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00115049 DOCUMENT TYPE: Review

PRODUCT NAMES: Millennium Solutions (740713)

TITLE: Federal Agencies Opt for Manual Fixes
AUTHOR: Hoffman, Thomas
SOURCE: Computerworld, v33 n11 p50(1) Mar 15, 1999
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Despite the availability of numerous year 2000-compliance filtering applications, such as Millennium Solutions from Data Integrity, many federal agencies continue to spend huge sums of **money** for external consultants to manually repair old code. Millennium Solutions is a system renovation tool used by the Bureau of Indian Affairs that saved the agency more than \$2 million in Y2K-remediation costs, or roughly the equivalent of 14 cents per line of code. Though **politically** -motivated contracting and services have a lot to do with Y2K work in the federal sector, many agencies have also become quite wary of the outlandish claims made by many remediation software companies. Similarly, the recent spate of new Y2K-oriented off-the-shelf software is just now beginning to get noticed in agencies that have waited until 1999 to begin worrying about the coming millennium. Other government organizations claim this new software came too late for them, as they have been doing Y2K work for years.

COMPANY NAME: Data Integrity Inc (659789)
DESCRIPTORS: File Conversion; Government; Program Development; Project Cost Estimating; Y2K (Year 2000)
REVISION DATE: 20020819

22/5/28

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00114770 DOCUMENT TYPE: Review

PRODUCT NAMES: Street Wars Preview (740489)

TITLE: Street Wars

AUTHOR: Staff

SOURCE: PC Gamer, v6 n3 p40(2) Mar 1999

ISSN: 1080-4471

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Studio 3's Street Wars is an easy-to-learn strategy game that incorporates brutal gangsters and chainsaw-toting psychos into a daunting cityscape. Even first-time strategy gamers will find the game's tutorials very useful for getting up to speed. The definitive lack of **political** correctness of this version of Street Wars gives the game a decided advantage over the previous version of the game from Eidos Interactive. Each building in Street Wars houses tenants who must give players either workers, **money**, or new tenants, though the gamer must choose only one of these options. Players can control the game's 'undesirable' characters in order to cripple an opponent's productivity, such as sending a prostitute to strip dance in front of the opposition's home base.

COMPANY NAME: Studio 3 Interactive Ltd (659754)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Games; IBM PC & Compatibles; Strategy Games

REVISION DATE: 20020227

22/5/29

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00114016 DOCUMENT TYPE: Review

PRODUCT NAMES: MEAKOD (734977); Major Companies of the Arab World (734985); Global Business Browser (734993); Company Intelligence (735001); Companies International (647845)

TITLE: mirage or reality: Middle East Sources

AUTHOR: Hartmann, Janet

SOURCE: Database, v22 n1 p14(11) Feb/Mar 1999

ISSN: 0162-4105

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Kompass' MEAKOD, Graham & Whiteside's Major Companies of the Arab World, OneSource's Global Business Browser, IAC's Company Intelligence, and Gale Research's Companies International are highlighted in an examination of resources describing the Middle East. Those resources that focus only on the Arab culture usually exclude Israel, but Israel is included in resources that are more **politically** neutral. The Middle East does not have a specific definition, but is referred to in the 'American Heritage' dictionary as 'an area of Southwest Asia and North Africa.' To the general public, the Middle East can be construed to connote Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Syria, the United Arab Emirates, and Yemen. Sometimes northern African nations are included, e.g., Morocco, and some sources include Israel. Turkey is categorized as Middle Eastern, European, or possibly Asian. MEAKOD is updated every two years, and provides versatile searching for six nations

and almost 122,000 companies. Major Companies describes almost 8,000 companies and information about 42,000 executives, including e-mail, phone, and faxing information. Global Business Browser, Company Intelligence, and Companies International use Graham & Whiteside as their source. Among topics covered are major corporate directory databases and **commercial** Web sites.

COMPANY NAME: Kompass USA Inc (658138); Graham & Whiteside Ltd (658111);
OneSource Information Services Inc (597716); Gale Group (680591)
SPECIAL FEATURE: Tables Screen Layouts
DESCRIPTORS: Content Providers; Economic Analysis; Globalization;
Information Retrieval; Internet; Market Research
REVISION DATE: 20010330

22/5/30

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00111302 DOCUMENT TYPE: Review

PRODUCT NAMES: GIS (830278); Government (830271)

TITLE: Browsing Welcome on State Data Web Site
AUTHOR: Kelly, Maurie Caitlin Hermany, Ron
SOURCE: Business Geographics, v6 n8 p24(4) Aug 1998
ISSN: 1067-456X
HOMEPAGE: <http://www.bg.geoplace.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Geospatial data and data that can be manipulated using a geographical information system (GIS) is rapidly becoming a primarily planning tool for governments, businesses, and developers. In the past, text-based and tabular data was the primary method of recording this information. The Commonwealth of Pennsylvania and the Pennsylvania State University has developed the Pennsylvania Spatial Data Access (PASDA) system, a Web-based system that supports search, display, and retrieval of GIS data, metadata, and imagery. PASDA is meant to provide free public access to geospatial data and metadata related to Pennsylvania over the Internet. Making free data available is a primary goal of the developers of PASDA. The core capabilities of PASDA are seamlessly integrated into the PASDA Web site. The capabilities are tailored to GIS novices and experts alike, and PASDA provides nearly 3,000 downloadable data sets, including data on watersheds and streams, forests, surface geology and soils, and **political** data. PASDA's Metamaker module facilitates creation and submission of metadata by data holders, using HTML. Users need not have expertise in creating metadata. The PASDA system has become important to Pennsylvania's economy, and 20 percent of the 100,000 monthly users represent some sort of **commercial** activity.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Geographical Information Systems; Government; Information
Retrieval; Internet Utilities; Mapping; Urban Planning
REVISION DATE: 20010330

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DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00108544 DOCUMENT TYPE: Review

PRODUCT NAMES: Women.com (517216)

TITLE: Compelling Content for Wired Women
AUTHOR: Newson, Gillian Carfora, Gina
SOURCE: NewMedia, v8 n5 p32(2) Apr 14, 1998
ISSN: 1060-7188
HOME PAGE: <http://www.newmedia.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

WireNetworks' Women.com, Home Arts Network from Hearst Communications, and iVillage.com's various sites are a few World Wide Web sites focusing on a growing Internet demographic: women's issues and information. iVillage.com originally targeted baby boomers in general, then shifted its gender focus when finding more than 80 percent of visitors were female. The site focuses on work, home, family, and **financial** matters and is geared for needed-it-a-minute-ago female Web surfers. iVillage www.ivillage.com also takes advertising from a variety of **politically** -correct sources including Toyota and one of the world's largest recycling companies, something that appeals to the demographic. Neither iVillage.com or Women.com have turned a profit yet, but both are optimistic that content networks in general will be more successful and profitable in 1999 as more women find and identify with Web sites like theirs. Women.com is planning on going public to create a profit.

COMPANY NAME: Women.com Networks (586901)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: BBS (Bulletin Board Systems); Internet
REVISION DATE: 20010331

.22/5/32
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00105050 DOCUMENT TYPE: Review

PRODUCT NAMES: Lexpedite Windows (678937); Political Pro (678945)

TITLE: LEXIS-NEXIS Adds ABA and CCH Publications: LEXIS Introduces Docum...

AUTHOR: Staff
SOURCE: Information Today, v14 n9 p19(2) Oct 1997
ISSN: 8755-6286
HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

LEXIS-NEXIS has announced two new products: the Lexpedite Windows application, and the **Political** Pro graphical interface. Lexpedite, published by LEXIS-NEXIS subsidiary LEXIS Document Services, gives **commercial** lenders and legal counsel improved management of public record search and filing projects. The program is available in a 32-bit format for Windows 95 and Windows NT. It offers a unified interface that lets users access LEXIS Document Services from the desktop. Users can order manual searches, check transaction history, and generate UCC forms locally. The software also gives users the ability to do fact checking against the LEXIS-NEXIS public records in corporation and lien databases. It includes approved UCC forms for all 50 states, automatic form updating, and one-time data entry of debtor, secured party, and collateral information. **Political** Pro gives users access to pending federal and state bills and regulations, the Congressional Record, voting records, **political** profiles, and much more. The information is gathered from over 35 **political** sources. Users can find specific information through a simple search form or by searching on one of six main categories.

COMPANY NAME: LexisNexis Group (316351)
DESCRIPTORS: Content Providers; Credit Analysis; Front Ends; Government;
IBM PC & Compatibles; Information Retrieval; Law Firms; Legal; Politics
; Windows; Windows NT/2000
REVISION DATE: 20010930

22/5/33

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00101678 DOCUMENT TYPE: Review

PRODUCT NAMES: Analytica 1.00 Windows (643033)

TITLE: Analytica puts numeric models on the 'whiteboard'

AUTHOR: Conatser, Kelly

SOURCE: InfoWorld, v19 n34 p110(1) Aug 25, 1997

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

Decisioneering's Analytica 1.00 for Windows, a numeric modeling software package, is rated good overall, especially for its ability to divide complex problems into maneuverable, easy-to-document segments. It also provides pop-up menus with statistical distributions that eliminate some of the guesswork associated with modeling. However, the application is not suitable for many spreadsheet applications, and no online tutorial is provided. In addition, some widely used spreadsheet calculation features are omitted. No macro language is provided for programming advanced user interaction. Analytica is a **revolutionary** product that abandons the row/column grid of the standard spreadsheet, and in its place puts a modeling whiteboard that allows users to show a problem by using an intuitive, logical flowchart. When the model is completed, variable input, intermediate calculations, and results are in disparate modules in which users can drill down or up. This metaphor can be either advantageous or a drawback, based on the type of problem being modeled and the user's ability to design and interpret spreadsheet models. For instance, if the model is a complex one that is difficult to show paradigmatically in a row/column grid, Analytica's flowchart is an advantage because users can model various parts of the problem in different submodules that can be linked.

PRICE: \$795

COMPANY NAME: Decisioneering Inc (441911)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Financial Analysis; IBM PC & Compatibles; Math Packages;
Models; Windows

REVISION DATE: 19971030

22/5/34

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00101003 DOCUMENT TYPE: Review

PRODUCT NAMES: Domino (622419); Lotus Go Pro (659665); Netscape
SuiteSpot Server (608891); Microsoft Internet Information Server (591645)

TITLE: Playing Domino

AUTHOR: Cole-Gomolski, Barb

SOURCE: Computerworld, v31 n16 p51(2) Apr 21, 1997

ISSN: 0010-4841

HOME PAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Lotus Development's Domino and Lotus Go Pro, Netscape Communications' Netscape SuiteSpot Server, and Microsoft's Microsoft Internet Information Server (IIS) are products highlighted in a discussion of the **political** aspects of Lotus' shift from Notes workgroup software to Domino; Domino provides Web-based access to Notes databases. IT shops often get embroiled in office politics, and the release of Domino is another example; Lotus Notes advocates continue to be loyal to Domino, while Web 'purists' see Domino as a proprietary server. For instance, Bristol-Myers Squibb has about 20,000 Notes users and is migrating to Domino 4.5 with included Web server functions. The company's manager of electronic **commerce** says improving Domino's access to documents in RDBMS storage could help Domino compete more effectively against SuiteSpot and IIS as a Web server. Some Web mavens say Domino's Notes connection is far from open, but Domino fans say Domino has an open architecture that rivals any IP-ready server and has better security and replication. Standard Web servers transmit data via Hypertext Transfer Protocol (HTTP), while Domino translates data dynamically from a Notes format to HTTP. Domino also provides messaging, calendaring, scheduling, and replication. Various telecommunications experts describe the reactions of users to both paradigms.

COMPANY NAME: Lotus Development Corp (254975); Netscape Communications Corp (592625); Microsoft Corp (112127)
DESCRIPTORS: Groupware; IIS; Network Servers; Notes/Domino; Software Marketing; Web Servers
REVISION DATE: 20020819

22/5/35

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00098461 DOCUMENT TYPE: Review

PRODUCT NAMES: Globalization (843156); Internet (833029)

TITLE: Finding Overseas Markets with Uncle Sam's Help
AUTHOR: Kubiske, Daniel E
SOURCE: Database, v19 n5 p46(5) Oct/Nov 1996
ISSN: 0162-4105

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Resources on the Internet for importers and exporters are many, as demonstrated in a recent search for international trade data that turned up 30,000 hits on Alta Vista; the search also turned up 7,000 hits for foreign trade. A Yahoo! search produced 354 World Wide Web sites that focus on international trade and 41 for foreign trade. **Political** parties have agreed for the last several years that more material about import/export resources should be on the Internet, a meeting of the minds that has resulted in the Internet becoming a sea of Federal Government data, reports, and statistics. Most of the data is available at no extra cost, or at little cost on fee-based systems. However, users may have problems obtaining data in a format that is useful without a lot of offline formatting or other treatment. A huge collection of federal trade and economic information is maintained by STAT-USA, an organization that receives so much data that its staff has to work at breakneck speed just to stay current. It used to be called the Office of Business Analysis of the **Commerce** Department, but is now a self-directing program. Researchers using the CD-ROM-based data can locate important economic and trade information. The Internet site of the data **bank** does not include time series data, such as International Labor Statistics. Other Web sites

discussed include International Trade Administration; Big Emerging Markets; Small Business Administration; USTR, STATE, and AID; and the State Department site.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Globalization; Government Regulations; Information Retrieval;
Internet; Market Research
REVISION DATE: 20010228

22/5/36

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096720 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Windows (740896); MacOS (701424)

TITLE: Windows aces out the Mac at some multiplatform sites
AUTHOR: Sherman, Erik
SOURCE: MacWEEK, v10 n41 p49(2) Oct 28, 1996
ISSN: 0892-8118
HOMEPAGE: <http://www.macweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The contest between Microsoft's Microsoft Windows and Apple Computer's Mac OS continues. The University of California concluded that it cannot afford not to support Macintoshes, and Science Application International is coming to the same conclusion, while Turner Broadcasting admits that users have genuinely strong feelings about their chosen operating systems (OSs) that cause them to take sides. However, the cost of managing and supporting two separate platforms is the impetus behind the Mac's growing status as a niche platform. Companies, says a VP of Houghton Mifflin, do not want to pay for two types of licensing, development, and help desks. **Financial** and internal **political** decisions are often the deciding factors, and sometimes Macs can be more economically integrated into core business applications, while other times purchasing a new platform is more cost effective. For example, Harris Trust and Savings **Bank** says it currently has no practical reason to use the Macintosh as a client, and that all staff will be migrated to Windows 95. For someone to use a Mac, an executive VP's approval is required.

COMPANY NAME: Microsoft Corp (112127); Apple Computer Inc (114936)
DESCRIPTORS: Apple Macintosh; IBM PC & Compatibles; MacOS; Operating
Systems; Windows
REVISION DATE: 19990930

22/5/37

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00089013 DOCUMENT TYPE: Review

PRODUCT NAMES: Cartographic Data Bank (605654); MapArt Designer Series (605671)

TITLE: MapArt
AUTHOR: Eckhardt, Robert C
SOURCE: Macworld, v13 n5 p72(1) May 1996
ISSN: 0741-8647
HOMEPAGE: <http://www.macworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review
GRADE: A

Layouts can be enhanced with high-quality maps, with Cartesia Software's products. Their Cartographic Data **Bank** comes in two volumes and offers highly detailed and sophisticated maps. The USA volume includes all 50 states, Canada, Mexico, and the Caribbean, and the World volume includes regional world maps, and individual maps of almost every country. The maps are well-detailed, with details appearing on different levels for convenient editing. The MapArt Designer Series also has USA and World volumes, updated to show current **political** boundaries. The Designer Series is less detailed than the Data **Bank**, and some of the layers are not contained in separate files.

COMPANY NAME: Map Resources (414484)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Apple Macintosh; MacOS; Mapping
REVISION DATE: 20020819

22/5/38

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00088833 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Apple Computer Inc (850241)

TITLE: Can the 'Net save Apple?
AUTHOR: Watt, Peggy
SOURCE: Network World, v13 n3 p1(2) Jan 15, 1996
ISSN: 0887-7661
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Apple Computer's **financial** problems require the company to design a new strategy that could and should strongly emphasize Internet **connectivity**. Third-**party** Mac developers already provide Net products, and recently demonstrated them at MacWorld Expo. Applications demonstrated included ACI US's extensions to its 4D database. The tools include development offerings, browser utilities, Web builders and managers, and modems. Apple's current Internet products include client and server hardware and software, and TCP/IP is bundled with the Mac OS. The eWorld online service is World Wide Web-based, but Apple needs to develop a unified Internet plan and to announce it as Microsoft recently did. Currently, the Macintosh is the fourth most popular Web server, and Apple claims a second place position for **commercial** products, in back of Solaris.

COMPANY NAME: Apple Computer Inc (114936)
DESCRIPTORS: Apple Macintosh; BBS (Bulletin Board Systems); Client/server;
Database Management; Internet Utilities; MacOS; Network Software; Web
Servers
REVISION DATE: 20020703

22/5/39

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00087064 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029)

TITLE: Web 2000
AUTHOR: Heyman, Karen
SOURCE: NetGuide, v3 n1 p52(6) Jan 1996

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

A far-reaching assessment of the World Wide Web and its future potential suggests that many new scenarios are possible. Legal issues will be brought to the forefront as consumers and vendors negotiate solutions for disputes arising from transaction processing on the Internet. Elected officials and candidates will no doubt eschew the fax machine for Internet e-mail to accelerate turnaround time on communications. **Political** advertisements will abound online. Educators will enhance the high-tech educational potential of the Internet by applying rapid communications. Other realms of **commerce** will also benefit from the growing popularity of online communications.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Internet; Internet Marketing; Politics
REVISION DATE: 20010331

22/5/40

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00084284 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Security (841944); E- Commerce (836109)

TITLE: The Politics of Electronic Commerce
AUTHOR: Dunlap, Charlotte
SOURCE: CRN, v648 p1(2) Sep 11, 1995
ISSN: 0893-8377
HOMEPAGE: <http://www.crn.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Marketing on the Internet opens new vistas with **political** implications for VARs who might be caught in the middle. Security concerns extend to a variety of issues including the proposed level of encryption which will be allowed, especially in overseas software export. Current domestic levels exceed 100 bits, while products shipped internationally are limited to scant 40-bit encryption codes. These encryption technologies and standards, along with other issues of Internet security, are the subject of numerous proposals under consideration by the federal government. Also under review is an Internet security system in which security 'keys' would be entrusted to independent third parties.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Computer Security; Conferencing; EFT (Electronic Funds Transfer); Encryption; Government Regulations; Internet Marketing; Internet Security
REVISION DATE: 20020124

22/5/41

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00082693 DOCUMENT TYPE: Review

PRODUCT NAMES: ACCPAC Plus (690562); Telepay Bankrec (582506)

TITLE: Add-Ons Solve Accounting Dilemmas
AUTHOR: Steeves, Ryan
SOURCE: PC Today, v9 n7 p63(1) Jul 1995

ISSN: 1040-6484
HOMEPAGE: <http://www.pctoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

When a benevolent organization deployed Computer Associates' Accpac Plus Accounting, they were very pleased with the program, although some of their tasks still tended to be time-consuming. The organization turned to third-party add-ons that make several Accpac accounting tasks easier and minimize the group's use of paper accounting methods. Computer Associates permits third-party companies to write Accpac add-ons to add extra functionality to the accounting software. One of these is DataTech EDI Systems' Telepay Bankrec. The charitable organization uses Telepay to save nearly 14 hours per month. The program requires the bank statement to be in electronic form. It can automatically compare cleared checks with checks in Accpac's accounts payable module, print reports showing any discrepancies, and automatically reconcile the account.

COMPANY NAME: ACCPAC International Inc (649775); DataTech EDI Systems (610135)
DESCRIPTORS: Accounting; Associations; Bank Statement Reconciliation; IBM PC & Compatibles; Nonprofits
REVISION DATE: 20010830

22/5/42
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00081630 DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle 7 (004233); Oracle SQL*Net (584401); Secure Network Services (555878); Oracle Mobile Agents (528528); Developer/2000 (556351)

TITLE: Distributed Enterprise: An Oracle-Based Distributed System
AUTHOR: Borsook, Paulina Gibbs, Julie Hansen, Brenda
SOURCE: Oracle Magazine, v9 n4 p30(13)(p35) Jul/Aug 1995
ISSN: 1065-3171
HOMEPAGE: <http://www.oramag.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle 7-based distributed computing requires symmetric replication functionality; open gateways to mainframe and third-party data sources; connected and disconnected network capabilities; application development tools; distributed systems management products; and services for creation of distributed systems and applications. Oracle 7 7.1's symmetric replication functions automatically manage more than one data copy at various sites while maintaining consistent data and integrity. Open Gateway tools integrate mainframe and other data sources, while network products (SQL*Net and Secure Network Services) support client/server messaging, procedural languages, and Remote Procedure Calls (RPCs). Oracle Mobile Agents allows traveling users to gain access to corporate information via LANs, phone lines, and wireless networks. Developer/2000 and Designer/2000 development suites support enterprise application development and off-the-shelf modules for financial, manufacturing, and human resources processes.

COMPANY NAME: Oracle Corp (010740)
SPECIAL FEATURE: Charts
DESCRIPTORS: Client/server; Database Management; Distributed Processing; Network Software; Oracle; Parallel Processing; Program Development; Remote Network Access

REVISION DATE: 19980730

22/5/43

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00081198 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Microsoft Corp (850195); Company--Intuit Inc
(854409)

TITLE: Microsoft bows out of Intuit deal

AUTHOR: Messmer, Ellen

SOURCE: Network World, v12 n22 p45(1) May 29, 1995

ISSN: 0887-7661

HOME PAGE: <http://www.nwfusion.com>

RECORD TYPE: Review

REVIEW TYPE: Company

Under pressure from the Department of Justice, Microsoft has abandoned its plans to acquire Intuit. However, the company has not abandoned the idea of electronic **commerce**. Intuit's Quicken software could have functioned as an on-ramp to electronic services conducted over the Microsoft Network. Instead, Microsoft will concentrate on its own **Money** product, making it work with the online service. Microsoft chairman Bill Gates reinforced his company's commitment to electronic **commerce**, but did not specifically state plans. Backing off from the Intuit deal was the best move, both **politically** and strategically, for Microsoft. A fight with the Justice Department could have caused delays during a critical sales period. Also, if the Democrats lose the presidential election, a new Justice Department may have less interest in software antitrust issues.

COMPANY NAME: Microsoft Corp (112127); Intuit Inc (447013)

DESCRIPTORS: BBS (Bulletin Board Systems); Personal Finance; Software
Marketing

REVISION DATE: 20020703

22/5/44

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00079080 DOCUMENT TYPE: Review

PRODUCT NAMES: INSource (569178); TRG Practice Guides on CD-ROM (569186)

TITLE: Fathers' Rights, Criminal Law Online: Plus Law MUG BBS and a CD...

AUTHOR: Naser, Arlin P

SOURCE: Law Office Computing, v5 n3 p28(2) Jun/Jul 1995

ISSN: 1055-128X

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The National Congress for Men and Children operates a free bulletin board service (BBS) that addresses family law issues, particularly those issues involving a father's rights. Of special interest are extensive 'Blue Lists' of organizations for father's rights, divorce reform, and men's rights. The BBS also has downloadable files that cover such diverse topics as organizing for **political** influence, estimates of actual cost of a child (U.S. Government), and a **financial** calculator for persons who are going through a divorce. Law MUG BBS, a Chicago BBS, is also discussed. INSource System from Nils Publishing is a CD-ROM for insurance-oriented lawyers. The Rutter Group (TRG) Practice Guides cover several areas of legal practice.

COMPANY NAME: NILS Publishing Co (595128); West Group (443344)
DESCRIPTORS: BBS (Bulletin Board Systems); Conferencing; Content Providers
; Information Retrieval; Insurance; Legal
REVISION DATE: 20000830

22/5/45

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068814 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Nortel Networks Corp (853186); Company--Wellfleet
Communications Inc (852554)

TITLE: Internetworking Power Play
AUTHOR: DiDio, Laura
SOURCE: Communications Week, v513 p1(3) Jul 11, 1994
ISSN: 0746-8121

RECORD TYPE: Review
REVIEW TYPE: Company

SynOptics Communications and Wellfleet Communications have merged to develop many integrated networking products. According to one user, the U.S. Customs Service, the merger should give users more choices for routers, wide area access devices, intelligent hubs, switches, and network management products. The products are presumed to be better integrated than those from Cabletron Systems and Cisco Systems. Some industry observers are concerned about **political** issues surrounding the merger, especially those users who have experienced bad service after other mergers. **Financial** analysts predict success, but are waiting to see product integration, cost cutting, and staff reduction measures.

COMPANY NAME: Nortel Networks Corp (667765); Wellfleet Communications Inc
(472174)
DESCRIPTORS: Communications Interfaces; Internetworking; Network Software;
Software Marketing
REVISION DATE: 20020819

22/5/46

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00068130 DOCUMENT TYPE: Review

PRODUCT NAMES: Legislation Tracking (834122)

TITLE: Keeping An Electronic Eye on Your Legislators
AUTHOR: Low, Kathleen
SOURCE: Link-Up, v11 n5 p14(2) Sep/Oct 1994
ISSN: 0734-988X
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Legislation tracking assistance via online legislative bill tracking services is provided by states, **commercial** providers, or the U.S. Congress. Computer-based tracking provides earlier updates and more research options, and saves distribution time. With online systems, the searcher can find bills by subject matter, sponsor, or co-sponsor. **Commercial** vendors include Legi-Tech, the provider of Washington OnLine. This service provides full-text bills, bill status, and lists the last action taken. Washington Alert provides access to state and federal bill data, including Congressional and regulation information. LEXIS/NEXIS

allows users to observe legislation status at the state and federal levels with full-text bills, archived bills, and large quantities of related **political** information. Some in-house systems for state legislatures and Congress are accessible to the public, including Georgia, Delaware, California, Hawaii, and the Library of Congress.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Content Providers; Information Retrieval; Legislation
Tracking

REVISION DATE: 20000830

9/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

7020571 INSPEC Abstract Number: C2001-10-1290D-015

Title: Descriptive econometrics for non-stationary time series with empirical illustrations

Author(s): Phillips, P.C.B.

Author Affiliation: Cowles Foundation for Res. in Econ., Yale Univ., New Haven, CT, USA

Journal: Journal of Applied Econometrics vol.16, no.3 p.389-413

Publisher: Wiley,

Publication Date: May-June 2001 Country of Publication: UK

CODEN: JAECET ISSN: 0883-7252

SICI: 0883-7252(200105/06)16:3L:389:DEST;1-E

Material Identity Number: H335-2001-004

U.S. Copyright Clearance Center Code: 0883-7252/2001/\$30.00

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: Work by the author (1998) on methods of spatial density analysis for time series data with stochastic trends is reviewed. The methods are extended to include processes with deterministic trends, formulae for the mean spatial density are given, and the limits of sample moments of non-stationary data are shown to take the form of moments with respect to the underlying spatial density, analogous to population moments of a stationary process. The methods are illustrated in some empirical applications and simulations. The empirical applications include macroeconomic data on inflation, financial data on exchange rates and political opinion poll data. It is shown how the methods can be used to measure empirical hazard rates for inflation and deflation. Empirical estimates based on historical US data over the last 60 years indicate that the predominant inflation risks are at low levels (2-6%) and low two-digit levels (10-12%), and that there is also a significant risk of deflation around the -1% level. (28 Refs)

Subfile: C

Descriptors: economic cybernetics; time series

Identifiers: descriptive econometrics; nonstationary time series; spatial density analysis; stochastic trends; deterministic trends; mean spatial density; macroeconomic data; inflation; financial data; exchange rates; political opinion poll data

Class Codes: C1290D (Systems theory applications in economics and business); C1140Z (Other topics in statistics)

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9/5/2 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
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582396

TITLE: Descriptive Econometrics for Non-stationary Time Series with Empirical Illustrations

AUTHOR(S): Phillips, Peter C. B.

AUTHOR(S) AFFILIATION: Cowles Foundation for Research in Econ, Yale U

JOURNAL NAME: Journal of Applied Econometrics,

JOURNAL VOLUME & ISSUE: 16 3,

PAGES: 389-413

PUBLICATION DATE: 2001

AVAILABILITY: <A

<http://www.interscience.wiley.com/jpages/0883-7252>>Publisher's URL

ISSN: 0883-7252

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Recent work by the author on methods of spatial density analysis for time series data with stochastic trends is reviewed. The methods are extended to include processes with deterministic trends, formulae for the mean spatial density are given, and the limits of sample

moments of non-stationary data are shown to take the form of moments with respect to the underlying spatial density, analogous to population moments of a stationary process. The methods are illustrated in some empirical applications and simulations. The empirical applications include macroeconomic data on inflation, **financial** data on **exchange rates** and **political opinion** poll data. It is shown how the methods can be used to measure empirical hazard rates for inflation and deflation. Empirical estimates based on historical US data over the last 60 years indicate that the predominant inflation **risks** are at low levels (2-6%) and low two-digit levels (10-12%), and that there is also a significant **risk** of deflation around the -1% level.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; Germany; France

DESCRIPTOR(S) (1991 to Present): Econometric Methods:

Multiple/Simultaneous Equation Models: Time-Series Models (C320); Price Level; Inflation; Deflation (E310); Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves; Currency Crises) (F310)

KEYWORD DESCRIPTOR(S) (1991 to Present): Econometrics; Spatial; Time Series

9/5/3 (Item 2 from file: 139)

DIALOG(R)File 139:EconLit

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541904

TITLE: Descriptive Econometrics for Nonstationary Time Series with Empirical Illustrations

AUTHOR(S): Phillips, Peter C. B.

AUTHOR(S) AFFILIATION: Yale U

PUBLICATION INFORMATION: Yale Cowles Foundation Discussion Paper: 1219

PAGES: 26

PUBLICATION DATE: May 1999

AVAILABILITY: Copies available from: Yale University, Cowles Foundation Library, P.O. Box 208281, New Haven, CT 06520. Website: www.econ.yale.edu/cowles

PRICE: no charge up to 3 papers; \$3.00 U.S.; 4.00 International

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Recent work by the author on methods of spatial density analysis for time series data with stochastic trends is reviewed and extended. The methods are illustrated in some empirical applications and simulations. The empirical applications include macroeconomic data on inflation, **financial** data on **exchange rates** and **political opinion** poll data. It is shown how the methods can be used to measure empirical hazard rates for inflation and deflation. Empirical estimates based on historical U.S. data over the last 60 years indicate that the predominant inflation **risks** are at low levels (2-6 percent) and low two-digit levels (10-12 percent), and that there is also a significant **risk** of deflation around the negative 1 level.

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DESCRIPTOR(S) (1991 to Present): Econometric Methods: Single Equation Models: Time-Series Models (C220); Descriptive Statistics; Hazard Rates; Kernel Estimate; Spatial Density; Unit Roots

9/5/4 (Item 3 from file: 139)

DIALOG(R)File 139:EconLit

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389000

TITLE: Politics, Economics, and Investments: Explaining Plant and Equipment Spending by U.S. Direct Investors in Argentina, Brazil, and Mexico

AUTHOR(S): Stevens, Guy V. G.

AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System International Finance Discussion Paper: 490 PAGES: 39

PUBLICATION DATE: December 1994

AVAILABILITY: Copies available from: Board of Governors of the Federal Reserve System, Division of International Finance, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Few economists or laymen would deny that political events can have an important, sometimes even overwhelming, impact on economic decisions in general, and investment decisions in particular. The first goal of this paper was to integrate a number of political and non-traditional economic variables into the standard theory of investment based on the maximization of the expected value of the firm. The second goal was to test this generalized investment theory on a particularly fertile field for **gauging** the **interaction** of **political** and economic factors: the plant and equipment spending of foreign manufacturing affiliates of U.S. multinationals in Argentina, Brazil, and Mexico. The results of these tests show that the generalized theory is far superior to the traditional alternatives in the explaining the real investment of the sample for the 1958-89 period.

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DESCRIPTOR(S) (1991 to Present): Macroeconomics: Capital; Investment (including Inventories); Capacity (E220); Multinational Firms; International Business (F230); Expectations; Speculations (D840); International Linkages to Development; Role of International Organizations (includes international assistance programs, **trade** and **financial** flows; IMF conditionality) (O190)

DESCRIPTOR(S) (Pre-1991): Industry Studies--Construction (6340); Macroeconomics--Theory of Aggregate Distribution (0235); Macroeconomics--Theory of Aggregate Demand: Investment (0233); International Business and Multinational Enterprises (4420); Theory of **Uncertainty** and Information (0261); International Lending and Aid (Public) (4430); International Monetary Arrangements (4320); Theory of International Trade and Economic Development (4114)

9/5/5 (Item 4 from file: 139)

DIALOG(R) File 139:EconLit

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372912

TITLE: The political feasibility of adjustment in developing countries

AUTHOR(S): Haggard, Stephan; Lafay, Jean-Dominique; Morrisson, Christian

PUBLICATION INFORMATION: Paris: Organization for Economic Cooperation and Development, PAGES: 149

PUBLICATION DATE: 1995

ISBN: 92-64-24395-X

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Presents the synthesis of results obtained from the project of the Development Center of the OECD on the political feasibility of adjustment programs applied to five developing countries: Ecuador, Ivory Coast, Morocco, the Philippines, and Venezuela. Introduces the various modes of analysis of the efficient implementation of new programs. Proposes a framework of empirical **analysis** of political variables. Examines the **political background** of economic crises in theoretical studies and past experiences, and underlines the political dimension of stabilization measures. Describes the reactions to internal and external structural reforms and extends the analysis to the role of the IMF and the World Bank in these five countries. Determines the links between the economic political variables in the LDC stabilization programs and proposes the construction of a new **risk**-analysis model of adjustment policies. Lafay is at the University of Paris I Pantheon-Sorbonne. Haggard and Morrisson are at the OECD. Bibliography. [Jean Mirucki]

DESCRIPTOR(S) (1991 to Present): Fiscal and Monetary Policy in Development

(0230); International Linkages to Development; Role of International Organizations (includes international assistance programs, **trade** and **financial** flows; IMF conditionality) (0190
DESCRIPTOR(S) (Pre-1991): Stabilization Theories and Policies (1331); International Lending and Aid (Public) (4430); International Monetary Arrangements (4320); Theory of International Trade and Economic Development (4114)
COMPANY NAMES (DIALOG GENERATED): Development Center of the OECD ; University of Paris I Pantheon Sorbonne ; World Bank

13/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01858647 ORDER NO: AADAA-I3033558

The social structure of entrepreneurial financing: Capital allocation decisions in United States venture capital, 1965-1999

Author: Sacks, Michael Alan

Degree: Ph.D.

Year: 2001

Corporate Source/Institution: Northwestern University (0163)

Adviser: Brian Uzzi

Source: VOLUME 62/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3854. 309 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT ; SOCIOLOGY, SOCIAL STRUCTURE AND DEVELOPMENT ; ECONOMICS, FINANCE

Descriptor Codes: 0454; 0700; 0508

ISBN: 0-493-45989-8

My dissertation explores the social construction of financing in U.S. venture capital, 1965–1999. Specifically, I assess how industries construct funding policies in conditions of high risk and how these patterns change over time as structural conditions of an industry shift. I apply sociological perspectives of industry development (Dobbin, 1993; Fligstein 1985, 1990) to the study of risk and resource allocation. Risk and resource allocation is an important issue because financial decisions are increasingly being made in high-risk industries, yet we know very little about the dynamics behind resource allocation for new entrepreneurial firms. Most arguments in this area focus on individual and organization-level decision making. I advocate a structural **analysis** of **high - risk** funding, where **features** of an industry and its environment shape funding patterns. I examine how shifts in these industry features spark changes in funding strategies over time.

I find that the venture capital industry goes through distinct periods during which funding strategies differ substantially. Prior to 1980, funding was concentrated in the highest-risk funding rounds and was typically allocated all at once. The passage of an amendment to the ERISA Law in 1979 sparked significant changes to venture capital funding. After 1980, funding was comparatively more heavily concentrated in less risky funding rounds, with funding being “staged” or offered across multiple rounds more frequently. Then, after a significant industry shock in the mid 1990s, funding shifted back to higher risk and up-front allocation. Archival and interview data suggest that **investors** used a “risk as threat” frame in the 1980–1994 period, where risk was something to be carefully managed or avoided altogether. In contrast, **investors** took a “risk as opportunity” frame after 1994, when the highest-risk investment opportunities were welcomed as optimal sources for profits. These findings imply that industry-level structural conditions can spark distinctions in the use of high-risk investment strategies over time, suggesting that a structural perspective can help explain funding patterns currently ascribed to individual and organizational action.

13/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01849469 ORDER NO: AADAA-I3025188

Political institutions, interest group competition and investment strategy: International and domestic applications to electric utilities

Author: Zelner, Bennet Andrew

Degree: Ph.D.

Year: 2001

Corporate Source/Institution: University of California, Berkeley (0028)

Chairs: Severin Borenstein; Oliver E. Williamson

Source: VOLUME 62/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3101. 123 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT ; BUSINESS
ADMINISTRATION, GENERAL ; ECONOMICS, GENERAL
Descriptor Codes: 0454; 0310; 0501
ISBN: 0-493-37000-5

This dissertation examines how the strength of a firm's
“interest group competitors”—rival interest groups with
which the firm has a distributive or allocative conflict, such as the
consumers of its products or the suppliers of substitute
products—interacts with the political and regulatory institutions
that define the “rules of the game” to affect the firm's
investment choices. It contributes to the growing body of research on
politics and firm strategy by suggesting that the manner in which such
institutions shape a firm's investment decision is not uniform, but rather
depends on the strength of its interest group competitors.

When the firm faces strong political competitors,
“responsive” institutions that fail to limit the discretion of
political actors confront the firm with the risk from unfavorable
distributive or allocative policies. The expectation of adverse treatment
leads the firm to pursue “defensive” strategies, of which
reduced investment is one form. In contrast, when the firm faces weak
interest group competitors, it anticipates favorable treatment by political
actors. In this case, responsive institutions facilitate the promulgation
of favorable policies toward the firm, and lead the firm to pursue an
“opportunistic” strategy characterized by increased investment.

The dissertation applies these arguments to the investment strategies
of firms engaged in the generation of electricity. It contains two
empirical applications, both of which feature the political influence of
the business consumers of electricity, as measured by the ratio of business
to total consumption of electricity (the “B/T ratio”).

The first application is a cross-national econometric analysis of the
investment choices of up to 78 countries during the period 1970–1994.
The econometric model relates country-level measure of institutional
responsiveness and the B/T ratio, as well as other relevant influences, to
a country's growth rate of generating capacity.

The second application examines how differences in US state-level
regulatory selection methods and partisan unity, together with a state's
B/T ratio, influence the planned **investment** strategies of US **investor**
-owned electric utilities during the period 1990–1996. This analysis
complements the cross-national analysis by focusing exclusively on private
sector firms, and also **identifying** the effects of specific **political**
institutional **attributes** rather than aggregate measures of institutional
attributes. Both of the empirical analyses are generally supportive of the
hypotheses.

13/5/3 (Item 3 from file: 35)
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01822357 ORDER NO: AADAA-I1403432

**A promise delayed: The politics of banking, railroad, and mineral
development in Alabama: 1846--1860**

Author: Castellano, Donna McPherson

Degree: M.A.

Year: 2001

Corporate Source/Institution: University of Alabama in Huntsville (0278)

Adviser: Johanne Shields

Source: VOLUME 39/04 of MASTERS ABSTRACTS.

PAGE 1032. 148 PAGES

Descriptors: HISTORY, UNITED STATES ; ECONOMICS, HISTORY ; POLITICAL
SCIENCE, GENERAL ; BUSINESS ADMINISTRATION, BANKING

Descriptor Codes: 0337; 0509; 0615; 0770

ISBN: 0-493-13125-6

This study offers an interpretation of Alabama's economic development
in the antebellum period. It argues that Alabama's approach to railroad and
mineral development grew from the altered political and economic

environment caused by the collapse of Alabama's state-run banking system. Since bank debt precluded the state legislature from funding railroad projects, modernizing Alabamians invested in railroads to develop the region's mineral resources. This thesis **identifies** and **analyzes** the business and **political** activities of **investors** associated with three mineral railroads. Further, this thesis traces the politics of railroad development throughout the 1850's and demonstrates how railroad supporters from the black belt and the Tennessee Valley formed a political coalition during the 1859 session to pass legislation that provided more than 1.5 million dollars in railroad aid. The chief beneficiary of the bill was North Alabama's Tennessee and Alabama Central Railroad.

13/5/4 (Item 4 from file: 35)
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01817745 ORDER NO: AADAA-I3005285
Cognitive, affective, and behavioral correlates of relationship satisfaction and commitment: A test of the investment model
Author: Dowd, Duane Alan
Degree: Ph.D.
Year: 2001
Corporate Source/Institution: Texas Tech University (0230)
Chairperson: Jacki Fitzpatrick
Source: VOLUME 62/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 790. 166 PAGES
Descriptors: SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES ; SOCIOLOGY,
THEORY AND METHODS ; PSYCHOLOGY, SOCIAL
Descriptor Codes: 0628; 0344; 0451
ISBN: 0-493-14566-4

This study examined the relationships between **individual** characteristics and components of the **Investment** Model. More specifically, associations between cognitive (attributions and distressed partner thinking), affective (empathy and optimism), and behavioral (positive and negative socioemotional behaviors) factors and Investment Model components (rewards, costs, comparison level, alternatives, investments, and barriers) were tested. This study also examined whether the relationship between individual characteristics and marital quality (satisfaction and commitment) was mediated by the Investment Model components. A community sample of 226 married individuals completed questionnaires which assessed these **individual** characteristics, the **Investment** Model components and relationship quality. Factor analysis on the Investment Model components revealed a three factor solution that represented relationship benefits, detriments and hindrances. Benefits were negatively related to attributions, and positively related to optimism (for women) and positive behaviors (for men). Detriments were positively related to attributions and to distressed partner thinking (for women), and negatively related to empathic concern (for women) and to positive behaviors (for men). Hindrances were positively related to empathic concern and to **negative behaviors** (for women). Regression **analysis** indicated that the relationship between (a) attributions and quality was fully mediated for men and women and (b) empathic concern and quality was partially mediated for mien by the Investment Model factors. This research provided overall support for the mediational role of the Investment Model components, and suggested future directions for relationship research.

13/5/5 (Item 5 from file: 35)
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01727686 ORDER NO: AADAA-I9960667
Thorstein Veblen's theory of leisure as interpreted by Veblen scholars
Author: Thomas, Marty Jean
Degree: Ph.D.
Year: 1999

Corporate Source/Institution: The Pennsylvania State University (0176)
Adviser: Geoffrey Godbey
Source: VOLUME 61/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 393. 183 PAGES
Descriptors: SOCIOLOGY, THEORY AND METHODS ; RECREATION ; ECONOMICS,
THEORY
Descriptor Codes: 0344; 0814; 0511

This dissertation employed a hermeneutic framework and qualitative methodology to explore Thorstein Veblen's views on leisure. Veblen was generally thought to have written about leisure only in negative terms. A panel of Veblen scholars was asked to respond to four open-ended questions that were meant to clarify Veblen's meaning and intentions.

The respondents reported that Veblen was more than a negative philosopher of leisure. Veblen's used the to **identify** the **negative attributes** of predation, conspicuous consumption and status emulation. Veblen was a believer in the protestant work ethic, and this, combined with the gilded era times and the value of industriousness of his upbringing, was the foundation for his definition of leisure. It was likely that Veblen used the term leisure as a rhetorical tool to expose the wasteful and parasitic ways of some of the upper classes. Those who sought to identify status, engaged in conspicuous display or consumption were the subject of Veblen's scorn. The wasteful, parasitic, and emulative behaviours resulted in a denigration of work and it was work, in Veblen's view that did contribute to a progressive and just society.

Veblen clearly believed in both productive (work) and reproductive activities (instinct of workmanship, parental bent and idle curiosity) as the most effective means to contribute to the common good. Veblen was a believer in the value of work, for its intrinsic value as well as its social contribution, and was a proponent of the productivist approach to the organization of society.

It was clear that Veblen scholars believed that his work is relevant today. Veblen's overriding premise that economics could not be removed from daily life is timely in the search for a relevant economics that takes into account the human condition rather than just products and markets. He suggested a value for activities which promoted the social good but are not given **monetary** compensation. Veblen's critique of **consumer** society, although dated, is highly relevant in this postmodern world. The concept of cultural propensities as socially conditioned habits or traits have the potential to contribute to theory building in the study of leisure.

13/5/6 (Item 6 from file: 35)
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01677599 ORDER NO: AAD99-13539
BY ALL MEANS, CONSUME!: A MULTI-METHOD INVESTIGATION OF THE RELATIONSHIP BETWEEN TELEVISION, CONSUMERISM, AND CRIMINAL BEHAVIOR
Author: WOODARD, EMORY H., IV
Degree: PH.D.
Year: 1998
Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)
Supervisor: ROBERT HORNIK
Source: VOLUME 59/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4001. 230 PAGES
Descriptors: MASS COMMUNICATIONS ; PSYCHOLOGY, SOCIAL ; SOCIOLOGY,
CRIMINOLOGY AND PENOLOGY
Descriptor Codes: 0708; 0451; 0627

The dissertation examines the relationship between consumer messages on television, consumerism, anomie, and criminal behavior among youth in the United States. A multiple method investigation, there are four principal components of the study. The first component involves a content analysis of the twenty-five highest rated prime-time programs each year from 1950 through 1995 and archival research on the quantity and quality of commercial messages over the same period. The second component of the study is a time series analysis that seeks to explain variations in consumerist

content and specify the relationship between the content and juvenile arrest rates. The third component of the study is a cross-sectional analysis of national probability samples of high school seniors surveyed annually from 1975 through 1995 by the Monitoring the Future project. The fourth component of the study is a time series analysis relating aggregated data from the annual cross-sections of high school seniors and the annual consumerism scores derived from the content analysis.

Three assumptions and three main hypotheses were investigated. The first assumption was that television is filled with consumerist messages. The second assumption was that the degree to which television is filled with consumerist messages varies over time. The third assumption was that most children will not avoid exposure to consumerist messages. The first hypothesis was that television viewing leads to consumerism (consumer attitudes and behaviors) that persists as long as the child viewer can successfully enact the consumer role through adequate means of consumption. The second hypothesis was that among youths with a desire to consume that exceeds their means of consumption (referred to as low outcome or efficacy expectancy), consumerism leads to anomie and/or frustration. The third and final hypothesis was that anomie and/or frustration leads to criminal behavior.

All three assumptions received some support. Archival research showed that television is filled with the most basic of consumerist messages, commercials. The content analysis demonstrated that the consumerist messages of television did vary over time. A review of prior empirical work indicated that children most cannot avoid exposure to them. The hypotheses also received some support. At the individual level, consumerist television was shown to be related to concurrent consumer behavior (days spent shopping) and consumer attitudes (desire to earn lots of **money**). Both **consumer** attitudes and behaviors were shown to be related to concurrent levels of anomie, and anomie was shown to be related to **criminal behavior**. In the cross-sectional **analysis**, these relationships were not contingent upon socioeconomic status nor perceived efficacy. The relationships were quite small and issues of causal order were not resolvable. The dynamic cross-sectional analysis revealed that at the aggregate level, lagged values of consumerist television were positively and quite substantively related to consumer behaviors and acts of innovation and rebellion among certain subgroups, particularly males and females with low perceived efficacy. The relationship between televised consumerism and both anomie and retreatism were consistently negative. Alternative explanations for these findings are presented.

13/5/7 (Item 7 from file: 35)
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01500965 ORDER NO: AAD96-26815

LONGITUDINAL EFFECTS OF NEGATIVE LIFE EVENTS ON MARITAL DISTRESS

Author: COHAN, CATHERINE L.

Degree: PH.D.

Year: 1996

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (0031)

Chair: THOMAS N. BRADBURY

Source: VOLUME 57/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2859. 119 PAGES

Descriptors: PSYCHOLOGY, CLINICAL ; PSYCHOLOGY, SOCIAL ; SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES

Descriptor Codes: 0622; 0451; 0628

Current models of marriage are limited by examining individual and interpersonal factors in marriage, without considering their external context. Conversely, current models of life events are limited by examining individual adjustment to external events, ignoring their interpersonal context. The purpose of this research is to develop and test a comprehensive model of marriage that incorporates the strengths of both types of models. Marital satisfaction is conceptualized as a function of external stressors, interpersonal functioning, and **individual** adjustment.

To **investigate** the longitudinal effects of external stressors on marriage, 60 newlywed couples were recruited to provide information about their marital satisfaction, life events, and depressive symptoms, as well as samples of their problem solving and social support behaviors. Following the initial assessment within the first six months of marriage, couples were asked to provide information about their marital satisfaction, depressive symptoms, and marital status 18 months later. It was hypothesized that marital communication would moderate the effect of life events on change in depressive symptoms and marital outcome, and that life events would affect adjustment via mediated relationships. Life events were related to longitudinal change in marriage in two ways. First, the association between life events and marital change was moderated by the verbal content of problem-solving discussions. Specifically, higher proportions of **negative behavior** in conjunction with higher **rates** of stressors predicted increases in spouses' depressive symptoms and poorer marital outcomes. Higher proportions of positive behavior buffered the effect of higher rates of stressors such that spouses' depressive symptoms were stable or declined and their marital outcomes were better. These results supported a stress-buffering model and a personal growth model of stress. Second, wives' depressive symptoms mediated the association between their life events and marital outcomes. Wives reporting more life events also reported more depressive symptoms which, in turn, predicted that couples were less satisfied. Taken together, the results provided support for expanding the social learning model of marriage to incorporate external stressors into the study of individual and interpersonal factors in marriage.

13/5/8 (Item 8 from file: 35)
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01387928 ORDER NO: AAD94-34340
WAR AND STATE MAKING IN REVOLUTIONARY IRAN (IRAQ)
Author: NAZEMI, NADER
Degree: PH.D.
Year: 1994
Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)
Supervisor: ELLIS GOLDBERG
Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2561. 344 PAGES
Descriptors: POLITICAL SCIENCE, INTERNATIONAL LAW AND RELATIONS;
POLITICAL SCIENCE, GENERAL
Descriptor Codes: 0616; 0615

This study explains the predominant social, **political** and economic **characteristics** of the Islamic Republic by **analyzing** the internal consequences of the Iran-Iraq war for state capacities and state-society relation in Iran. The war required that the Islamic regime mobilize resources-- **people** , **money** and material--as well as form viable internal and international alliances. As a result we see in Iran the expansion of state organizations responsible for the mobilization of societally controlled resources, as well as the formation of inter-class ties with the more impoverished segments of the population through a series of populist measures. The latter became possible only after the ruling regime distanced itself from obligations to members of its own social class, the traditional bazaar, whose free market orientation clashed with the regime's wartime prerogatives. With the end of the war, it is asserted, the Islamic regime is torn between its populist obligations to the masses, on the one hand, and on the other hand to the perceived need to embark upon market-oriented reconstruction. This study contributes to the understanding of the revolution by going beyond the all too common focus on Islamic ideology and the socio-economic and political crises which characterized the last years of the Shah's rule and analyzing, instead, the responses of the ruling regime, and the Iranian people, to the multitude of internal and external challenges which they confronted in the post-overthrow period.

13/5/9 (Item 9 from file: 35)
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01333882 ORDER NO: AAD94-02014

COMMUNICATION OF INTERGROUP BIAS (ETHNOCENTRISM)

Author: DAVIS-STITT, CARENE LEONA

Degree: PH.D.

Year: 1993

Corporate Source/Institution: UNIVERSITY OF OREGON (0171)

ADVISER: MYRON ROTHBART

Source: VOLUME 54/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4964. 133 PAGES

Descriptors: PSYCHOLOGY, SOCIAL; SOCIOLOGY, ETHNIC AND RACIAL STUDIES

Descriptor Codes: 0451; 0631

In three studies, the communication of intergroup bias and the relation between ethnocentrism and language use were **investigated** by having information about Target **individuals** described by a Sender to a Receiver. In Study 1, members of two university fraternities examined cartoon scenes which depicted individual members of their own group (ingroup), or the other group (outgroup) engaging in positive and negative behaviors. Senders tape recorded their descriptions of each scene, and then rated the favorability of the scenes and the two groups. Later, Receivers, unaware of the group membership of Sender or Target, read transcripts of the descriptions and rated them on favorability, predictability, and informativeness. Senders rated their own fraternity, and the scenes of ingroup members more favorably. Senders' tape-recorded descriptions tended to be more abstract for positive ingroup than for negative ingroup behaviors, and for negative outgroup than for positive outgroup behaviors. Senders' ethnocentric bias was communicated to Receivers, who rated descriptions more favorably when the Sender and Target were members of the same group. The same procedure was used in Study 2, except that Senders were randomly assigned to two arbitrary groups, and Receivers listened to the tape-recorded descriptions. Senders again rated their own group more favorably than the other group, but the intergroup bias was not transmitted to the Receivers. In Study 3, Senders' belief about the Receiver's ingroup or outgroup status was manipulated. Senders rated their own group, and positive behaviors of ingroup targets, more favorably than the outgroup, when they believed the Receiver was from their own group. Conversely, Senders **rated** positive and **negative behaviors** of outgroup targets more favorably when the Receiver was also outgroup. Ethnocentric bias was transmitted to Receivers and behaviors tended to be rated more favorably for ingroup than for outgroup descriptions. This research is a step toward understanding the inter-individual communication of intergroup bias and the relation between ethnocentrism and language use.

13/5/10 (Item 10 from file: 35)
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01313023 ORDER NO: AAD93-18644

UNDERSTANDING POLITICAL TOLERANCE: A STATUS CATEGORY AND POLITICAL SYMPATHY MODEL OF PUBLIC SUPPORT FOR FREE EXPRESSION (TOLERANCE)

Author: STEELE, CATHERINE ANN

Degree: PH.D.

Year: 1993

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Supervisor: JACK M. MCLEOD

Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1988. 302 PAGES

Descriptors: MASS COMMUNICATIONS; POLITICAL SCIENCE, GENERAL; WOMEN'S STUDIES

Descriptor Codes: 0708; 0615; 0453

The reasons behind the established relationship between social

location and political tolerance are not well understood. This dissertation investigated three concerns about this relationship with a status category and political sympathy model. First, I examined whether certain experiences and beliefs that derive from a stratified society mediate the influence of a status category on individuals' support for free expression. This analysis included the conditions under which people use political sympathy as an empathetic, generalized connection from their own experiences or beliefs to broader support for free expression. Second, I investigated whether people who differ in experiences and beliefs also differ in their uses of reasoning criteria. Such evidence bolsters the notion of political sympathy as empathetic reasoning. Third, I analyzed whether people's uses of communication sources influence their support for civil liberties.

The model tests the effects of interaction terms, based on a status category and beliefs or experiences, independent from other competing influences such as political identities, evaluations, or media cognition. The status categories were classified into ascription- (women and blacks) and achievement-based (men and income) divisions. A variety of beliefs and experiences were tested as potentially mediating the relationship between the status category and tolerance. Comparisons were made between support for a free press and free speech.

The findings include the following: (a) women's beliefs in non-traditional women's work roles, equality, or their experiences of discrimination influenced their support for free speech; (b) the politically sympathetic were women who supported others' freedoms selflessly; (c) a lack of a negative relationship between individuals' time spent watching television and their civil liberties support; (d) a positive connection was found between individuals' attention to public affairs and their free speech support; and (e) discussions influenced support for free press.

My conclusions address (a) understanding tolerance as "experiential sophistication"; (b) the paradoxical promotion of tolerance among those who have been treated differently in conflict situations; (c) tolerant responses as influenced by experiences parallel to those who publicly protest their grievances; (d) tolerance may derive from considerations of fairness, not self-interest; (e) the personal experience of discrimination influences political tolerance.

13/5/11 (Item 11 from file: 35)
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01202732 ORDER NO: AAD92-04995
INTERNATIONAL TRADE AND FOREIGN DIRECT INVESTMENT: AN EMPIRICAL ANALYSIS OF ECONOMIC AND NONECONOMIC FACTORS DETERMINING FOREIGN INVESTMENT IN SOUTH AFRICA (1970-1987) (TRADE)
Author: AGAHRO, STEVE BRENDAN
Degree: PH.D.
Year: 1991
Corporate Source/Institution: UNIVERSITY OF DENVER (0061)
Source: VOLUME 52/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3375. 193 PAGES
Descriptors: ECONOMICS, COMMERCE-BUSINESS
Descriptor Codes: 0505

The major objective of this research was to examine the economic and non-economic factors that determine foreign direct investment decisions of the U.S., U.K., and FRG MNCs in South Africa. Also, the study identified some similarities and differences between these factors in their determination of the level of foreign direct investment decisions of the U.S., U.K., and FRG MNCs in the country of interest. Lastly, the research determined the most statistically significant variable or a combination of variables that influenced the investment decisions of the three investor countries in South Africa.

In order to carry out the analyses, three null hypotheses were developed to test the level to which these factors become integral parts of U.S., U.K., and FRG MNCs foreign direct investment decisions in South Africa. To test the hypotheses, three different statistical methodologies

were combined to examine Financial, Political, and Market indexes for each investing country. First, the Principal Components Technique was used to transform the numerous observed variables in the study into a more manageable number of uncorrelated components by reducing the dimensionality of the variables. This initial approach is fundamentally descriptive. Second, the variables were factor analyzed for regrouping based on communality of response. The exploratory analysis resulted to Financial generated (FIN), Market generated (MAR), and Political (POL) factors.

The **associated** statistics of Multivariate **Analysis** of Variance (MANOVA) identified the differences between these factors. Cross-tabulation statistics of group means and those of the standardized discriminant canonical weights applied over the three groups of U.S. (High), U.K. (Medium), and FRG (Low), foreign investment countries in South Africa ranked Exchange rate movements the most statistically significant single determinant of the U.S. MNCs level of decisions to invest in that country. In a two-way interaction analysis, the variable was equally statistically significant to the West German MNCs but not to the U.K. MNCs.

These cross-tabulation statistics of group means also confirmed that no single market-generated variable was statistically significant between the U.S., U.K., and West German MNCs investment decisions in South Africa. Contrary to what some **investors** perceive as market oriented economy, the finding seems to indicate that the U.S., U.K., and FRG MNCs do not consider South Africa a market economy.

In conclusion, there are significant differences between the level of foreign direct investment decisions of the U.S., U.K., and FRG MNCs in South Africa. Market and political strategic motives of foreign direct investment do not appear to predict FDI decisions in the Republic of South Africa. Instead, the findings suggest that the level of MNCs decisions to invest in that country may be based on financial considerations rather than strategic motivations, especially for U.S. and FRG MNCs.

13/5/12 (Item 12 from file: 35)
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01171677 ORDER NO: AAD91-15328

INFERENCEAL JUDGMENT IN THE EMPLOYMENT INTERVIEW

Author: CONWELL, SHARON LOUISE

Degree: ED.D.

Year: 1990

Corporate Source/Institution: TEXAS TECH UNIVERSITY (0230)

Chairman: JOE CORNETT

Source: VOLUME 52/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1428. 138 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; PSYCHOLOGY, INDUSTRIAL
; PSYCHOLOGY, PERSONALITY

Descriptor Codes: 0454; 0624; 0625

This study **investigated** the role of **person** perception in the outcome of the employment interview and hiring decision. The work of Douglas Jackson and his colleagues identified the personality traits which correlate highest with a given occupation. These traits were found to be stable across raters thus indicating a common network of inferential judgment regarding the implicit nature of the personality trait cue within the occupation.

Scripts were videotaped which imbedded either positively or **negatively** correlated personality **trait** cues within the interview. Judges **rated** the applicant on the following dependent variables: attractiveness, likability, intelligence, experience, employability and hirability.

A 2 x 4 design (Congruence x Occupation) was used. Four occupations, accountant advertiser, industrial supervisor and orchestral librarian made up the occupation variable. Incongruent or congruent personality trait cues made up the second independent variable.

Two-way ANOVA's were computed on the 6 subscales and the overall scale. The results revealed that the congruent candidate was rated more attractive, likable, intelligent, experienced, employable, hirable, and

more generally favorable overall than the incongruent candidate. It was also determined that halo bias affected the rating.

13/5/13 (Item 13 from file: 35)
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01114845 ORDER NO: AAD90-20879

THE INFLUENTIALS AND THEIR INVOLVEMENT IN THE DECISION-MAKING PROCESS IN A SELECTED SCHOOL DISTRICT

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Degree: ED.D.
Year: 1989
Corporate Source/Institution: UNIVERSITY OF SOUTHERN MISSISSIPPI (0211)
Chair: WILLIAM M. HETRICK
Source: VOLUME 51/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 707. 133 PAGES
Descriptors: EDUCATION, ADMINISTRATION
Descriptor Codes: 0514

The general purpose of this study was to identify the influentials in the power structure who influence decision making in a selected school district, the important organizations in the community, and the interrelationships of the influentials. A combination of the reputational and the decision-analysis technique was used to conduct the **investigation**.

Ten **individuals** were identified in this study as being influential in the resolution of civic issues. The influentials had acquired their influence through personal economic resources, business ties, informal and formal **relationships**, and **political** offices. Six civic issues were **identified** in the study. In addition, six organizations were identified as being important in the community. A comparison of the civic beliefs of the influentials and the school officials was done to determine if there were significant differences between the two groups.

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1029252 ORDER NO: AAD88-24140

ANTECEDENTS AND CONSEQUENCES OF ILLEGAL CORPORATE BEHAVIOR

Author: BAUCUS, MELISSA SMITH
Degree: PH.D.
Year: 1987
Corporate Source/Institution: INDIANA UNIVERSITY (0093)
Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2720. 250 PAGES
Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; SOCIOLOGY, CRIMINOLOGY AND PENOLOGY
Descriptor Codes: 0454; 0627

In response to frequent publicity about illegal corporate behavior, this study of Fortune 500 firms was conducted to investigate the factors which lead to illegal behavior and the consequences of being convicted for clearly illegal acts. A subsample of cited firms included 88 firms convicted of 141 clear violations during the period 1974-1983; the uncited firm subsample contained 104 randomly selected firms not convicted for illegal activities. A major contribution of this study is that it investigated clearly illegal behavior (i.e., where the corporation and its managers are considered by the law to have acted with either intent or knowledge of the violation); previous studies have relied on samples of mainly regulatory violations which may not involve actual **illegal behavior** by the corporation.

Event history **analysis** using loglinear regression was employed to test the hypothesized antecedents. Results indicated that as the environment becomes more dynamic or turbulent, the corporation is more

likely to engage in illegal acts. Contrary to predictions, as resources in the firm's environment become more plentiful, the firm is more likely to behave illegally. Increasing heterogeneity in the environment (more diverse organizations for the firm to deal with) was not significantly related to illegal corporate behavior.

For the internal/firm antecedents, the results did not support the hypotheses that poor or declining firm performance or fewer slack resources (less organization slack) would lead to illegal activities. Organization size was a significant predictor of illegal activity; particularly in the case of very large vs. smaller Fortune 500 firms, there was a strong positive relationship between organization size and illegal corporate behavior.

Analysis of covariance was used to investigate the consequences of illegal corporate behavior. As predicted, there was a negative relationship between illegal behavior and subsequent firm performance; however, illegal activity was not a significant predictor of either investors' responses or consumers' responses. An exploratory analysis did suggest that although a single conviction does not have a major impact, multiple convictions and another conviction in the same year do have a significant negative effect on firm performance.

13/5/15 (Item 15 from file: 35)
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947993 ORDER NO: AAD87-06663

SOCIAL CLASS AND VIOLENT BEHAVIOR : A META- ANALYSIS OF EMPIRICAL FINDINGS

Author: SEDERSTROM, JOHN DOUGLAS

Degree: PH.D.

Year: 1986

Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)

Source: VOLUME 47/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4516. 114 PAGES

Descriptors: SOCIOLOGY, CRIMINOLOGY AND PENOLOGY

Descriptor Codes: 0627

This dissertation addresses the debate in criminology over the relative adequacy of official records versus self-reports as measures of criminal behavior, and over the implications findings derived from these measures have for theories which posit inverse relationships between socio-economic status and crime, either at the ecological or individual level.

Taking violent behavior as a test case and separately analyzing individual and ecological data, this investigation addresses the questions, (1) what is the overall correlation between SES and violence, summed over all available studies; (2) What effects do methodological characteristics of studies have on these correlations; and (3) What effects do characteristics of study populations have on the correlations?

The research technique used is "meta-analysis", where study findings are treated as the dependent variable and study characteristics as independent variables in a multivariate data analysis. The data consist of SES-violence correlations and coded study characteristics from a 50 percent random sample of all located reports of studies of U.S. populations from 1945 through 1983.

Analysis of ecological studies shows that SES and violence are inversely correlated (overall mean correlation = $-.245$); and that these inverse correlations are stronger if (a) the SES measure is a multi-item index; (b) the violence investigated is less serious than homicide; and (c) the SES measure is the proportion of lower-SES population rather than central tendency.

Individual-level analysis shows that the initial effect of official violence measures (larger inverse correlations) results from overestimated correlations from a subset of official-data studies comparing officially-designated violent samples with "non-violent" samples. The measurement type has no effect of correlations when this unrepresentative sampling technique is accounted for. No other methodological variable was

found to affect findings. Research on urban samples produces slightly larger negative correlations; sample age, race and sex composition has no effect. The overall mean SES-violence correlation among studies using valid sampling methods is -.034.

From these findings it is tentatively concluded that class-based theories operating at the individual level of analysis are unsupported, at least with respect to violence; and that ecological-level theories are supported by the data.

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907775 ORDER NO: AAD85-26415

MORAL REASONING, RELIGION, AND ATTITUDES TOWARD HUMAN RIGHTS

Author: GETZ, IRENE ROSE

Degree: PH.D.

Year: 1985

Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)

Source: VOLUME 46/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4423. 136 PAGES

Descriptors: PSYCHOLOGY, DEVELOPMENTAL

Descriptor Codes: 0620

This study hypothesized that subjects with high scores on a test of principled moral reasoning would be likely to show consistency in their advocacy of human rights. Also explored were interrelationships among moral reasoning, religious ideology, political ideology and other variables.

The sample consisted of 172 subjects, 105 from two congregations (one liberal and one conservative) and 67 undergraduate university students. Instruments included Rest's Defining Issues Test to assess principled moral reasoning, an author-devised Attitudes toward Human Rights Inventory (studies were conducted to support its validity and reliability), Brown and Lowe's Inventory of Religious Belief, Hoge's Intrinsic Religious Motivation Scale, a self-rating political ideology scale (1-5, conservative-liberal), and demographic information.

The 40-item Attitudes toward Human Rights Inventory contains 10 "apple pie" or platitudinous items (statements with which nearly everyone agrees) and 30 controversial, situation-specific items. For each subject, a t test was run comparing the platitudinous item mean with the controversial item mean. High t values indicated inconsistency, and low t values consistency.

Results showed that principled moral reasoning, strong and consistent advocacy of human rights, liberal political ideology and liberal religious ideology were strongly correlated. Additional analyses were done which showed that subjects using principled moral reasoning were significantly more consistent in their advocacy of human rights than others.

Since some critics claim that principled moral reasoning is only leftist thinking, partial correlations were run controlling for **political self-ratings**. The **relationships** between principled moral reasoning and both the overall human rights score and the consistency score (t value) remained strong.

From this **investigation**, there is evidence that **people** who use principled moral reasoning will be more consistent in their advocacy of human rights; they will choose pro-human rights alternatives in specific situations as well as in general. A claim of moral judgment theory is that such differences in values in part reflect a developmental difference.

13/5/17 (Item 17 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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897055 ORDER NO: AAD85-23963

PERSON PERCEPTION IN CHILDREN: AN INVESTIGATION OF PRIOR EXPECTATIONS, SEX-ROLE STEREOTYPING AND COGNITIVE MATURITY ON THE PERCEPTUAL PROCESS

Author: FREY, MICHAEL JOHN

Degree: PH.D.

Year: 1985

Corporate Source/Institution: DE PAUL UNIVERSITY (0937)

Source: VOLUME 46/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2805. 190 PAGES

Descriptors: PSYCHOLOGY, CLINICAL

Descriptor Codes: 0622

This study investigated the process of **person** perception in children. Of interest was the influence which sex of the observer, prior expectations, sex-role stereotyping and cognitive maturity level would have on the unitization and categorization of ongoing behavior as well as the resulting impressions of the observed other.

Each subject observed a videotape depicting interactions between a three person family. Subjects were instructed to attend to a 10 year old target child and **identify** salient prosocial and **antisocial behaviors** utilizing a computerized behavior tracking device. The "accuracy" of these behavior identifications was obtained by comparing each subject's responses to those obtained using a behavior coding system. Each subject also responded to a number of questions assessing impressions of the target child.

Subjects were selected from one of three grade levels (i.e., first-second, fourth-fifth, or seventh-eighth) and each subject was provided with one of two expectational sets prior to observing the videotape. These included an aggressive or normal set. Finally, subjects observed either a male or female target child.

The provision of the aggressive set led to the identification of fewer prosocial behaviors and a higher percentage of antisocial behavior. Subjects given the more descriptive aggressive set also identified fewer behaviors overall. These subjects rated the target child as more negative, seeing them as less likable, more deviant and more deficient in various social, cognitive and physical areas of functioning. Manipulation of the sex of the target child found that subjects were better able to accurately **identify antisocial behaviors** for the male target child. The female target child was also rated as more fearful and less athletic than the male target child. Differences due to the cognitive maturity level of subjects were largely absent. Sex of subject effects included male subjects identifying more behaviors and these identifications tended to be antisocial.

Experimental results are discussed with regard to the influence of each specific factor on the perceptual process. In addition, detrimental effects of labeling an individual in a negative manner are considered. Finally, implications for future research in person perception with both children and adults are provided.

13/5/18 (Item 18 from file: 35)

DIALOG(R) File 35:Dissertation Abs Online

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804199 ORDER NO: AAD83-04442

PSYCHOLOGICAL CHARACTERISTICS RELATED TO SOCIAL PROBLEM SOLVING IN LEARNING DISABLED CHILDREN AND THEIR NON-DISABLED PEERS

Author: BERG, FRANCES LEWY

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)

Source: VOLUME 43/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3351. 238 PAGES

Descriptors: PSYCHOLOGY, CLINICAL

Descriptor Codes: 0622

This study brings together two fields by applying the theory and findings of the social problem solving (SPS) literature to the learning

disability (LD) population. The comparative SPS ability of school-identified LD children and their non-disabled peers was investigated. Children included 32 LD and 21 non-disabled males who were white, middle class, between the ages of 10 and 12, and ranged in IQ from 80 to 118. Affective and cognitive characteristics typically associated with LD were examined to determine their relationship to SPS ability in both groups.

The three SPS skills examined were: (1) the ability to generate solutions to interpersonal problems, (2) the ability to specify a series of steps which are necessary to reach a goal, and (3) the ability to identify consequences to an interpersonal act. The two groups were examined on locus of control, self esteem and these SPS skills in the context of a structured interview. Teachers rated the children on behavioral characteristics. Cognitive abilities were measured by WISC-R subtests.

LD children generated fewer solutions, steps to goals, and consequences, to interpersonal problem situations than their non-disabled peers. Their solutions were rated less effective, although content was as socially acceptable as their normal counterparts.

Characteristics typically associated with LD are neither uniformly present in LD children, nor uniformly absent in non-labelled children. Because of this overlap between groups and the problems associated with labels, the relationship of **individual** characteristics to SPS was **investigated** across all children, regardless of label, for the second part of the design.

Self esteem and locus of control were found to be associated with SPS ability. **Problematic behaviors** often **identified** with LD were negatively related to SPS, with the exception of overactivity which did not discriminate between good and poor social problem solvers. Cognitive characteristics which typically represent areas of weakness for LD children were also negatively related to SPS skills.

The findings suggest approaches for the identification of children who need assistance, and indicate target areas for enhancement of abilities through SPS skill training.

13/5/19 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
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01155615 NYT Sequence Number: 041296820207
Those interested in ethical investing may find that few companies merit perfectly positive social responsibility ratings. Companies' positive and negative qualities cited. Companies noted (M.)
New York Times, Col. 1, Pg. 15, Sec. 3
Sunday February 7 1982
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: RESEARCH-COTTRELL INC; UNITED STATES SURGICAL CORP;
ATLANTIC RICHFIELD CO; MORGAN, J P, & CO INC; EVEREST & JENNINGS
INTERNATIONAL; GRUMMAN CORP; LEVI STRAUSS & CO; JOHNSON PRODUCTS CO;
PACIFIC GAS & ELECTRIC CO; FORD MOTOR CO; FLEMING COMPANIES INC; PROCTER
& GAMBLE CO
DESCRIPTORS: INVESTMENT STRATEGIES; INVESTOR BEHAVIOR; ETHICS AND
MORALS
PERSONAL NAMES: SHERBELL, GARY

13/5/20 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

00841114 NYT Sequence Number: 026866780704
Dow Jones industrial average drops 6.06 points to close at 812.89 on trading volume of 11.6 Million shares. Weakness of US dollar in foreign-exchange dealings and report of dip in Government's index of leading economic indicators negatively influenced investor behavior

. Market profile (S.)

VARTAN, VARTANIG G

New York Times, Col. 5, Pg. 26

Tuesday July 4 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: CURRENCY; DOW JONES STOCK AVERAGE; INVESTOR BEHAVIOR;
LEADING ECONOMIC INDICATORS; STOCK PRICES AND TRADING VOLUME; STOCKS AND
BONDS (GENERAL)

PERSONAL NAMES: VARTAN, VARTANIG G

GEOGRAPHIC NAMES: UNITED STATES

13/5/21 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

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613508

TITLE: Political and Economic Freedom, Fiscal Policy, and Growth Nexus:
Some Empirical Results for Fiji

AUTHOR(S): Gounder, Rukmani

AUTHOR(S) AFFILIATION: Massey U

JOURNAL NAME: Contemporary Economic Policy,

JOURNAL VOLUME & ISSUE: 20 3,

PAGES: 234-45

PUBLICATION DATE: 2002

AVAILABILITY: Publisher's
URL

ISSN: 1074-3529

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This article presents an empirical analysis of the
relationship between political and civil liberty, economic freedom,
and growth for Fiji. Fiji's experience of two military coups in 1987,
the delay to resolve the agricultural land lease issues, and the
implementation of the 1990 Constitution have been major setbacks in
terms of Fiji's nondemocratic political environment and uncertain
economic policies, a decline in the private investment and exports, and
an exodus of skilled labor. This experience severely damaged the growth
prospects whereby unstable sociopolitical institutions undermined the
importance of economic freedom and civil liberties of its citizens and
foreign investors. Empirical results presented here support the view
that democratic values and economic freedom are significant for growth.
A statistical test for the endogeneity of democracy variable rejects
the null, thus the reverse causality, so democratic environment and
economic freedom lead to higher economic growth.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Fiji

DESCRIPTOR(S) (1991 to Present): Formal and Informal Sectors; Shadow
Economy; Institutional Arrangements (O170); Macroeconomic Analyses of
Economic Development (includes macro models and analyses of patterns
and determinants of development) (O110); Fiscal and Monetary Policy in
Development (O230); Macroeconomic Aspects of Fiscal Policy; Public
Expenditures, Investment, and Finance; Taxation (E620); Measurement of
Economic Growth; Aggregate Productivity (O470)

KEYWORD DESCRIPTOR(S) (1991 to Present): Fiscal Policy; Growth; Policy

13/5/22 (Item 2 from file: 139)

DIALOG(R)File 139:EconLit

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607526

TITLE: A Dynamic Model of Differential Human Capital and Criminal Activity

AUTHOR(S): Mocan, H. Naci; Billups, Stephen C.

AUTHOR(S) AFFILIATION: U CO at Denver and NBER; U CO at Denver

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 7584 PAGES: 22
PUBLICATION DATE: 2000
AVAILABILITY: Copies available from: Working Papers, NBER, 1050
Massachusetts Avenue, Cambridge, MA 02138-5398. Website: www.nber.org
PRICE: \$10.00 per copy (plus \$10.00 per order for shipping outside U.S.)
DOCUMENT TYPE: Working Paper
ABSTRACT INDICATOR: Abstract
ABSTRACT: This paper presents a dynamic economic model of criminal activity. Individuals are endowed with legal and criminal human capital. Potential incomes in legal and criminal sectors depend on the level of the relevant human capital, the rate of return, and random shocks. Both types of human capital can be enhanced by participating in the relevant sector. Legal human capital can also be enhanced through savings. Each type of human capital is subject to depreciation. Individuals maximize expected discounted lifetime utility, which depends on consumption. In this two-stage dynamic stochastic model, in each period the individual decides in which sector to participate (legal or illegal), and after the realization of income in that period, he decides on the optimal amount of consumption. A particular decision (e.g., participation in the criminal sector) has implications for both future decisions as well as the choices available to the individual in later periods. The model allows analyses of the effects of recessions, neighborhood effects, risk aversion, various imprisonment/rehabilitation scenarios, and time preferences on criminal behavior. It provides new insights, which are different from existing models, and it is able to explain the declining propensity of individuals to commit crimes over time.
COPYRIGHT: This record is part of the Abstracts of Working Papers in Economics (AWPE) Database, copyright (c) 2002 Cambridge University Press
DESCRIPTOR(S) (1991 to Present): Optimization Techniques; Programming Models; Dynamic Analysis (C610); Human Capital; Occupational Choice; Labor Productivity (Formal Training Programs; On-the-Job Training) (J240); Illegal Behavior and the Enforcement of Law (K420)
KEYWORD DESCRIPTOR(S) (1991 to Present): Occupational Choice; **Illegal Behavior ; Dynamic Analysis**

13/5/23 (Item 3 from file: 139)
DIALOG(R)File 139:EconLit
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603510

TITLE: Using Credit to Cover Living Expenses: A Profile of a Potentially Risky Behavior
AUTHOR(S): Castellani, Gabriela; DeVaney, Sharon A.
AUTHOR(S) AFFILIATION: Purdue U; Purdue U
JOURNAL NAME: Family Economics and Nutrition Review,
JOURNAL VOLUME & ISSUE: 13 2,
PAGES: 12-20
PUBLICATION DATE: 2001
AVAILABILITY: <A HREF="<http://www.usda.gov/cnpp/FENR.htm>">Publisher's URL
ISSN: 1085-9985
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Although previous research has examined people's general attitude toward using credit, no previous research has examined factors that influence people's attitude toward the use of credit when their income is cut. This study explored **people** 's attitude toward borrowing **money** to cover living expenses when income is cut. The 1995 Survey of Consumer Finances (SCF) was used to examine attitude toward the use of credit. A multivariate logistic regression analysis showed that households who were younger, non-White, with less household income, and who incurred late debt payments were more likely to say that it was acceptable to use credit to cover living expenses when income was cut. The findings suggest a need for education targeted to specific groups of adults and the need for personal finance education for high school

students, the consumers of the future.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.
DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis
(D120)
KEYWORD DESCRIPTOR(S) (1991 to Present): Consumer; Households

13/5/24 (Item 4 from file: 139)
DIALOG(R)File 139:EconLit
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534489

**TITLE: Politics, Economics and Investment: Explaining Plant and Equipment
Spending by US Direct Investors in Argentina, Brazil and Mexico**
AUTHOR(S): Stevens, Guy V. G.
AUTHOR(S) AFFILIATION: Federal Reserve System
JOURNAL NAME: Journal of International Money and Finance,
JOURNAL VOLUME & ISSUE: 19 2,
PAGES: 153-83
PUBLICATION DATE: April 2000
AVAILABILITY: <A
HREF="http://www.elsevier.com/inca/publications/store/3/0/4/4/3/index.h
tt">Publisher's URL
ISSN: 0261-5606
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Few economists or laypeople would deny that political events can
have an important, sometimes even overwhelming, impact on economic
decisions in general, and investment decisions in particular. The first
goal of this paper is to integrate a number of political and
non-traditional economic variables into the standard theory of
investment based on the maximization of the expected value of the firm.
The second goal is to test this generalized investment theory on a
particularly fertile field for **gauging** the **interaction** of
political and economic factors: the plant and equipment spending of
foreign manufacturing affiliates of US multinationals in Argentina,
Brazil, and Mexico. The results of these tests show that the
generalized theory is far superior to the traditional alternatives in
explaining the real investment of the sample for the 1958-89 period.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; Argentina; Brazil; Mexico
DESCRIPTOR(S) (1991 to Present): International Investment; Long-term
Capital Movements (F210); International Linkages to Development; Role
of International Organizations (includes international assistance
programs, trade and financial flows; IMF conditionality) (O190);
Multinational Firms; International Business (International
Competitiveness) (F230)

13/5/25 (Item 5 from file: 139)
DIALOG(R)File 139:EconLit
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391369

**TITLE: Consumer-to-Consumer Relationships: Satisfaction with Other
Consumers' Public Behavior**
AUTHOR(S): Martin, Charles L.
AUTHOR(S) AFFILIATION: Wichita State U
JOURNAL NAME: Journal of Consumer Affairs,
JOURNAL VOLUME & ISSUE: 30 1,
PAGES: 146-69
PUBLICATION DATE: Summer 1996
ISSN: 0022-0078
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: This national study of 554 adults **investigated consumers'**
satisfaction with 32 behaviors in which other consumers may engage when
in public business environments. Respondents were most pleased when
other consumers demonstrated "gregarious" behaviors, but generally were

displeased with " violent " or "grungy" behaviors . Satisfaction ratings also were found to vary somewhat by situational context (i.e., restaurant versus bowling center) and respondent characteristics (i.e., demographics, religion, smoking behavior, and alcohol consumption). Implications for consumers and businesses are discussed.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.
DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis (D120); Marketing (M310)
DESCRIPTOR(S) (Pre-1991): Consumer Economics--Expenditure Patterns and Consumption of Specific Items (9212); Consumer Economics--Living Standards, Composition of Overall Expenditures, and Empirical Consumption and Savings Studies (9211); Consumer Economics; Levels and Standards of Living--General (9210); Marketing and Advertising (5310)

13/5/26 (Item 6 from file: 139)
DIALOG(R)File 139:EconLit
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389000

TITLE: Politics, Economics, and Investments: Explaining Plant and Equipment Spending by U.S. Direct Investors in Argentina, Brazil, and Mexico

AUTHOR(S): Stevens, Guy V. G.

AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System
International Finance Discussion Paper: 490 PAGES: 39

PUBLICATION DATE: December 1994

AVAILABILITY: Copies available from: Board of Governors of the Federal Reserve System, Division of International Finance, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Few economists or laymen would deny that political events can have an important, sometimes even overwhelming, impact on economic decisions in general, and investment decisions in particular. The first goal of this paper was to integrate a number of political and non-traditional economic variables into the standard theory of investment based on the maximization of the expected value of the firm. The second goal was to test this generalized investment theory on a particularly fertile field for gauging the interaction of political and economic factors: the plant and equipment spending of foreign manufacturing affiliates of U.S. multinationals in Argentina, Brazil, and Mexico. The results of these tests show that the generalized theory is far superior to the traditional alternatives in the explaining the real investment of the sample for the 1958-89 period.

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DESCRIPTOR(S) (1991 to Present): Macroeconomics: Capital; Investment (including Inventories); Capacity (E220); Multinational Firms; International Business (F230); Expectations; Speculations (D840); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and financial flows; IMF conditionality) (O190)

DESCRIPTOR(S) (Pre-1991): Industry Studies--Construction (6340); Macroeconomics--Theory of Aggregate Distribution (0235); Macroeconomics--Theory of Aggregate Demand: Investment (0233); International Business and Multinational Enterprises (4420); Theory of Uncertainty and Information (0261); International Lending and Aid (Public) (4430); International Monetary Arrangements (4320); Theory of International Trade and Economic Development (4114)

19/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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834900 ORDER NO: AAD84-04443

A DESCRIPTIVE ANALYSIS OF THE DEVELOPMENT AND OPERATION OF THE KUWAIT STOCK EXCHANGE

Author: AL-REKAIBI, SAFAQ ABDULLAH

Degree: D.B.A.

Year: 1983

Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (0239)

Source: VOLUME 44/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3254. 174 PAGES

Descriptors: EDUCATION, BUSINESS

Descriptor Codes: 0688

The Problem. The study directed its attention to the development of the Kuwait Stock Exchange. Although the Kuwait Stock Exchange is one of the world's largest stock markets, there is no uniform method of trading shares. The present trading system, which loosely resembles the over-the-counter market, is problem-ridden. There is no quotation system or centralized system for settlement. This leads to fragmentation in the market because trading is by negotiation between buyer and seller. Thus, a new trading system is needed for the Kuwait Stock Exchange.

Method. The descriptive survey method was utilized to observe and record the Kuwait Stock Exchange phenomena. For the purpose of identifying the best suited trading system for the Kuwait Stock Exchange, observations were conducted at the New York Stock Exchange (auction), London Stock Exchange (jobber), and German Stock Exchange at Frankfurt (written-order). The characteristics of these three trading systems were analyzed and compared to the Kuwait Stock Market. Structured interviews with the principals of the Kuwait Stock Exchange were arranged (management of the **Exchange**, stockbrokers, and **investors**) to determine the scope of problems of the Kuwait Stock Exchange.

Results. The findings of the research indicate that the present Kuwait Stock Market trading system has many **negative features** (fragmentation, speculation, no quotation system). The lack of an organized trading system also produces problems for management, stockbrokers, and **investors**.

Observations and **analysis** of the auction, jobber, and written-order trading systems were reported and it was determined that the auction and jobber trading systems are not suited to features inherent in the Kuwait Stock Market. The written-order trading method, used at the Frankfurt Exchange, was identified as the best alternative trading system for the Kuwait Stock Exchange. The study recommended that the written-order method be adopted for use at the Kuwait Stock Exchange because it allows for continuous trading and is well suited to the particular features of the Kuwaiti market.

21/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01854671 ORDER NO: AADAA-I3027564

The analysis of the adult learner's basic skills and computer anxiety

Author: Newman, Jody Grainger
Degree: Ph.D.
Year: 2001
Corporate Source/Institution: University of Florida (0070)
Chair: Dale F. Campbell
Source: VOLUME 62/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3268. 76 PAGES
Descriptors: EDUCATION, ADULT AND CONTINUING
Descriptor Codes: 0516
ISBN: 0-493-39568-7

The purpose of this study was to **investigate** adult learner achievement and computer anxiety. The effects of computer anxiety on the adult learner could impact the success of acquiring the knowledge and skills for completion of educational goals. To examine these effects, the Test of Adult Basic Education (TABE) instrument was utilized to measure the skills levels of the adult learner in reading, language, and mathematics. The Computer Anxiety Rating Scale (CARS) was administered to determine the level of computer anxiety in the adult learner. The four elements of computer anxiety examined were feelings of unresolved anxiety, feelings of disorientation, perceived threat responses, and personification responses. In addition, the impact of other factors—age, gender, and computer experience—were examined to determine interaction with computer anxiety.

A total of 100 (N = 100) applicants seeking admission to an adult technical school in central Florida participated in this study. Initial data analysis revealed a significant relationship between computer anxiety and the reading achievement of the adult learner. Upon further **investigation** it was determined that data compiled from applicants scoring below sixth grade level on reading produced an **extreme interaction** with computer anxiety. Findings revealed this **extreme interaction** was related to the reading level of the instrument measuring computer anxiety. The Computer Anxiety **Rating** Scale was written for **individuals** possessing a minimum of sixth to seventh grade reading level ability. A second data **analysis** was conducted eliminating those **applicants** who scored below sixth grade reading level (N = 90), resulting in a finding of no significant relationship between reading level and computer anxiety. Data analysis revealed no significant interaction between the math and language achievement of the adult learner and computer anxiety. Findings regarding age, gender, and computer experience showed no significant effect on computer anxiety.

21/5/2 (Item 2 from file: 35)
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01846717 ORDER NO: AADAA-I3024084

Individual disability identity: A beginning exploration into its nature, structure, and relevance for political coalition building

Author: Putnam, Michelle Marie
Degree: Ph.D.
Year: 2001
Corporate Source/Institution: University of California, Los Angeles (0031)
Chair: Fernando Torres-Gil
Source: VOLUME 62/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2876. 194 PAGES
Descriptors: POLITICAL SCIENCE, GENERAL ; SOCIAL WORK ; GERONTOLOGY
Descriptor Codes: 0615; 0452; 0351
ISBN: 0-493-36100-6

This dissertation explores the concept of personal disability **identification**, "disability identity", among **individuals** aging with long-term physical impairments. Disability identity is an emerging concept within the field of Disability Studies and to date, there have been few empirical **investigations** into its nature and structure as a concept. The importance of defining and exploring this concept becomes relevant in the wake of policy debates over consumer-directed care as a model of long-term care service delivery within federally funded programs. Experts in the area anticipate that disability and aging organizations will partner politically in lobbying for consumer-direction but note that differences in underlying philosophies about providing long-term care services may act as stumbling blocks for **political coalition** building. For success, coalition leaders will have to both rally support at the national level among like-minded organizations and garner constituent support as the grass roots level. In an attempt to gain a better understanding of grass roots support for consumer-directed care, this study explores the concept of individual disability identity by drafting a model disability identity scale, assessing the construct validity of four scale items using an extant data set, and discusses their relevance and implications to the future of **political coalition** building efforts around consumer-directed care policy.

21/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01613014 ORDER NO: AAD98-13616
POWER AND POLITICS IN THE EAST INDIA COMPANY, 1681-1709 (GREAT BRITAIN, EIGHTEENTH CENTURY, SEVENTEENTH CENTURY)
Author: HAVLIK, MARGARET BAUER
Degree: PH.D.
Year: 1997
Corporate Source/Institution: THE UNIVERSITY OF AKRON (0003)
Source: VOLUME 58/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4035. 255 PAGES
Descriptors: HISTORY, EUROPEAN ; ECONOMICS, HISTORY ; BUSINESS
ADMINISTRATION, MANAGEMENT
Descriptor Codes: 0335; 0509; 0454

Studies of the East India Company tend to focus on the company as an impersonal corporate organization experiencing great expansion and success in the eighteenth century. Such views neglect the events of the tumultuous late seventeenth century which very nearly destroyed the Company. Also ignored are the individual men, who served on the Court of Committees (board of directors), and who not only saved the Company, but put it on the track to its eighteenth-century successes. This dissertation attempts to rectify such oversights by **identifying the individuals** who ran the Company, and examining their specific activities for the Company's benefit in interactions with the important institutions of their society, namely the Crown, the Parliament, the government of the City (London), and the business community of which they were members.

The period examined, 1681-1709, begins with the ascendancy of Sir Josia Child to the office of Governor of the East India Company. Child, one of the few individuals historically associated with the Company, provided strong and able, although controversial leadership for a number of years. The period ends with the final merger of the Company with a new rival company to form the United East India Company. In the intervening years, the men who led the East India Company had to face increasing interloping on its trade monopoly, attacks by rival merchant groups on its charter and its stock, loss of royal support due to the Revolution of 1688-9, and the devastation of its trade during King William's war with France.

By identifying and examining these men and their activities as individuals, something never heretofore done, this study puts human faces in a previously impersonal corporate body. It gives new insights into the business community of late Stuart London and the close **associations** between the **political** and **commercial** sectors of that society. It also argues that younger, more flexible leaders supplanted Child and his

policies by the mid 1690s, and that it was their actions which saved the Company during this time of duress.

21/5/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01607316 ORDER NO: AAD98-07669
STRATEGY OF ETHNIC CONFLICT: RATIONAL CHOICE IN ETHNIC ORGANIZATION AND POLITICS (ACTIVISM, GROUP DYNAMICS, GAME THEORY)
Author: CETINYAN, RUPEN
Degree: PH.D.
Year: 1997
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (0031)
Chair: ARTHUR A. STEIN
Source: VOLUME 58/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3698. 322 PAGES
Descriptors: POLITICAL SCIENCE, GENERAL ; POLITICAL SCIENCE,
INTERNATIONAL LAW AND RELATIONS ; SOCIOLOGY, ETHNIC AND
RACIAL STUDIES
Descriptor Codes: 0615; 0616; 0631

The rational choice approach provides the best tools available for analyzing ethnic group organization and relations. This dissertation applies the strategic interaction logic to modeling interactions at different levels of analysis. At the first level, that of the ordinary individual, it starts out with a discussion of ethnicity as a principle of social organization and as a basis for political mobilization. A second component of the **individual** level of **analysis** considers the **interactions** between **political** elites and ordinary individuals. In particular, it examines the question of how internal ethnic structures affect political elites' ability to shape ordinary individuals' perceptions of the world around them and of their own group boundaries. Of particular interest at this level of analysis are the conditions under which radical ethnic activists may be able to exert disproportionate influence on ethnic group policies. The next two levels of analysis focus on group-group and group-state interactions. In both of these contexts, group boundaries and preferences are taken as given and ethnic groups and states are treated as unit actors. At the group-group level, the focus is on the strategic interaction between groups living in a single state or empire. At the group-state level, the focus is broadened to consider the influence on intergroup relations in one country of potential intervention by another state. At each one of these levels, the dissertation uses a game theoretic logic and, with one exception, formal models to capture the essence of the interactions imagined. It **investigates** how factors such as cooperation and commitment problems, incomplete and imperfect information, group heterogeneity, and information asymmetries affect the actors' strategies. The results of these models are illustrated with empirical evidence from various cases and in one instance confronted with data on the 227 ethnic groups in the Minorities at Risk dataset.

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01490420 ORDER NO: AADAA-I9624146
ENVIRONMENTAL ADAPTATION, POLITICAL COERCION, AND ILLEGAL BEHAVIOR: SMALL-SCALE FISHING IN THE GULF OF CALIFORNIA (MEXICO, FISHING INDUSTRY, SHRIMPING INDUSTRY)
Author: VASQUEZ-LEON, MARCELA
Degree: PH.D.
Year: 1995
Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)
Directors: THOMAS R. MCGUIRE; THOMAS K. PARK
Source: VOLUME 57/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

Descriptors: ANTHROPOLOGY, CULTURAL ; HISTORY, LATIN AMERICAN ;
ENVIRONMENTAL SCIENCES ; ECONOMICS, GENERAL
Descriptor Codes: 0326; 0336; 0768; 0501

This dissertation examines the shrimp industry in the Gulf of California from a **political** ecology perspective. The **interaction** between fishermen and their marine environment is explored, as well as the historical factors that led to vastly different types of fishermen in the communities of Guaymas and Empalme. Some have specialized in the harvesting of shrimp; others are diversified, multiple species fishermen. Some are highly industrialized offshore shrimpers; others are small-scale fishermen, more modest in their technology but more resilient when facing the current crisis in the shrimp industry.

The underlying causes of this crisis are explored by looking at state development policies, the assumptions behind fisheries management, and the configuration of markets. These have all emphasized specialization in the production of shrimp while ignoring the high interannual variability characteristic of shrimp populations. The end result: an overcapitalized, overexpanded industry and a possible overexploitation of shrimp stocks.

Rather than addressing the root causes of the crisis, recent policies have instead transferred rights to the offshore fishery from cooperatives to private **investors**. At the same time there has been a concerted attack against small-scale producers. It is believed that by getting rid of this sector, catch per boat in the offshore sector will increase and overall "efficiency" will be improved. I compare industrialized trawlers and the small-scale sector and argue that the latter is currently producing high quality shrimp at lower **monetary** and ecological costs.

But small-scale fishing is not equated with sustainability. Instead, differences among small-scale fishermen are analyzed. I contend that those who belong to traditional fishing families and have access to collective knowledge about the marine environment that has accumulated through generations, are better able to deal with a highly unpredictable environment and minimize risk. Those who do not have access to this knowledge have specialized in the harvesting of shrimp. I argue that a strategy of diversification is both more profitable in the short-term and sustainable in the long-run.

Avoidance strategies among small-scale fishermen in response to externally imposed regulations are also examined. Fishermen are **analyzed** as **individual** profit maximizers and as community members who break the rules to serve collective interests. Just as individuals act collectively to deal with an unpredictable environment, they also act collectively to effectively challenge the institutions of rule-making.

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01483644 ORDER NO: AADAA-I9615582

THE EFFECT OF EXTRA-LEGAL INFLUENCES ON JUROR DECISION MAKING (DAMAGE AWARDS)

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Corporate Source/Institution: COLORADO STATE UNIVERSITY (0053)

Source: VOLUME 57/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 731. 84 PAGES

Descriptors: PSYCHOLOGY, EXPERIMENTAL ; PSYCHOLOGY, SOCIAL ; LAW

Descriptor Codes: 0623; 0451; 0398

This research **investigated** two types of extra-legal factors (juror-specific and case-specific) on the decision making process of student mock jurors deciding a simulated civil trial. Juror-specific factors included gender and political orientation (liberal vs. conservative). Case-specific factors included plaintiffs employment (professor, secretary or topless dancer) and rationale for breast implant operation (augmentation vs. reconstruction). It was hypothesized that

cognitive processes (e.g., processing strategies, schema formation) combined with extra-legal factors would influence politically identified conservatives, more than politically identified liberals. The juror-specific factor, political orientation, did not influence participant's verdicts. Juror-specific factors did influence liability judgment, with conservative participants allocating significantly less punitive and total award damages than liberal participants. Women participants also allocated larger damage awards than men. Case-specific factors alone did not influence liability judgments. However, the **political** orientation and employment **interaction** revealed that conservatives awarded less to the secretary compared to liberals. Impressions of plaintiff scores were influenced by both case-specific and juror-specific factors. Preliminary findings suggest that the political orientation of jurors may influence those trials involving high **profile individuals**, substantial damages, and unusual liability issues.

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01407008 ORDER NO: AADAA-I9510018

ECONOMIC ISSUES IN CRIME POLICY

Author: PIEHL, ANNE MORRISON

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Year: 1994

Corporate Source/Institution: PRINCETON UNIVERSITY (0181)

Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3948. 173 PAGES

Descriptors: ECONOMICS, LABOR

Descriptor Codes: 0510

From 1980 to 1993, the number of inmates in state and federal prisons rose 200%. Throughout this expansion, the poorly-educated continued to be overrepresented among the nation's prisoners. At the same time, public concern about crime has also increased. Perhaps because immigrants share many demographic characteristics with criminals, public concern about immigration is often coupled with concern about crime.

This dissertation empirically examines these issues central to sensible policy debate. Chapter one uses a unique micro-level data set of Wisconsin inmates to show that the completion of adult basic and high school education programs while in prison is significantly associated with lower recidivism. To correct for possible positive selection bias in these estimates, a variety of specifications are proposed and estimated. The results give no indication of significant selection bias.

Chapter two looks directly at schooling and criminal justice outcomes by decomposing the relationship between education and incarceration into two subsidiary relationships: education and committing crime and education and conviction (conditional upon committing crime). Using Boston Youth Survey data on young males from low income neighborhoods, I find that additional years of schooling are associated with lower probabilities of both committing crime and of conviction. In a simultaneous model, the negative **relationship** between education and **criminality** remains statistically significant.

Chapter three, written jointly with Kristin Butcher, **investigates** the relationship between immigration into a metropolitan area and that area's crime rate over the 1980's. Using data from the Uniform Crime Reports and the Current Population Surveys, we find, in the cross-section, that cities with high crime rates tend to have large numbers of immigrants. However, controlling for the demographic characteristics of the cities, recent immigrants appear to have no effect on crime rates. When we try to explain changes in the crime rate in a city over time, recent immigration again has no effect. In a secondary **analysis** of **individual** data from the National Longitudinal Survey of Youth, we find that youth born abroad are statistically significantly less likely to be criminally active, based on a variety of measures.

Implications of the empirical results for public policy are discussed throughout the dissertation.

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01396728 ORDER NO: AADMM-90315
HOUSING MARKET EFFICIENCY: AN EMPIRICAL INVESTIGATION OF HOUSING PRICE DIFFERENCES IN OTTAWA-HULL (ONTARIO, QUEBEC)
Author: PILON, ROBERT MICHEL
Degree: M.PL.
Year: 1993
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Adviser: A. SKASURSKIS
Source: VOLUME 33/02 of MASTERS ABSTRACTS.
PAGE 442. 91 PAGES
Descriptors: URBAN AND REGIONAL PLANNING
Descriptor Codes: 0999
ISBN: 0-315-90315-5

During the late 1980s and the early 1990s, Canada's sovereignty was challenged like never before. The failure of the Meech Lake Accord and the overwhelming rejection of proposed constitutional reforms raised doubt in the minds of potential and existing home owners on the viability of home ownership in Quebec (not to mention its economy). Consumer ambivalence is not a new problem. In fact, **political risk associated** with Quebec has been a strong deterrent to **investment** since the mid 1970s when the Parti Quebecois was approaching the height of its popularity.

Today, the threat of separation remains a central issue of the political debate in Quebec. However, the evidence reported in this thesis reveals no impact on the behaviour of house prices, suggesting indifference or disinterest has replaced the apprehension historically associated with the debate. The results of the loglinear hedonic price model reveal that between 1987 and 1992, Outaouais house prices performed as well, and in 1990, slightly better than Ottawa-Carleton prices. Prices varied proportionally the same between 1987 and 1992 even though market preferences are noticeably different between the two markets. The housing market in the National **Capital** Region is operationally efficient. Arbitrage opportunities do not exist between both markets.

The fundamental weakness of the econometric model used is that it does not explicitly account for risk and its effects on consumer expectations, it only acknowledges the risk and what expectations should be. Additional research will be needed to develop methods to measure political risk, to **identify** how **consumers** form expectations, and to determine whether risk-adjusted expectations differ across adjoining, politically distinct markets.

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01322799 ORDER NO: AAD93-34471
ESSAYS ON INTER- AND INTRAGENERATIONAL CONFLICT OVER FISCAL POLICY (INTERGENERATIONAL CONFLICT)
Author: YAN, SONGBAI
Degree: PH.D.
Year: 1993
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT ALBANY (0668)
Chairman: MICHAEL JERISON
Source: VOLUME 54/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2668. 172 PAGES
Descriptors: ECONOMICS, GENERAL; ECONOMICS, THEORY
Descriptor Codes: 0501; 0511

This thesis consists of four essays that analyze inter- and

intragenerational conflict over **fiscal** policy.

The first essay is a generalization and an extension of Kotlikoff and Rosenthal's factor supply monopolization and income taxation model. By employing Cobb-Douglas utility and production functions, Kotlikoff and Rosenthal have shown that generational factor monopolization can be realized by imposing income taxes in a competitive economy. This essay shows that this result holds with general utility and production functions. Moreover, the income tax rates imposed to exercise monopoly power are the outcome of self-interested behavior of the overlapping generations.

The second essay studies the role of public debt in redistribution within generations. A two-period framework, in which redistribution takes the form of public good consumption, is employed to address the issue. It shows that debt is not used to finance public good under majority rule because income taxation is a dominant **fiscal** instrument over debt for redistribution. Under representative democracy with two political parties, debt will be used by the party representing the interest of the poor to redistribute welfare if that party expects to be replaced by the rival party which represents the interests of the rich.

The third essay provides an alternative explanation for public debt accumulation in a majority voting model. Debt is viewed to have two functions: reducing the risk in returns from saving, and providing public good. Debt then plays a role in expanding consumers' opportunity set. There is a trade-off between income tax financed and debt financed public good. This essay shows that a **consumer**'s preferred income tax **rate** is positively related and his preferred debt level is negatively related to his marginal utility of public good consumption. Thus, debt accumulation occurs with an income tax reduction in political equilibrium if the median voter's preference for the public good diminishes.

The fourth essay studies the establishment of the social security program and its stability in **political** equilibrium. It **views** social security as a redistribution program in an overlapping generations framework. It shows that a social security program involving intergenerational or inter- and intragenerational redistribution can be established because it benefits the introducing generations and future generations will not amend the program.

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01313023 ORDER NO: AAD93-18644

UNDERSTANDING POLITICAL TOLERANCE: A STATUS CATEGORY AND POLITICAL SYMPATHY MODEL OF PUBLIC SUPPORT FOR FREE EXPRESSION (TOLERANCE)

Author: STEELE, CATHERINE ANN

Degree: PH.D.

Year: 1993

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Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1988. 302 PAGES

Descriptors: MASS COMMUNICATIONS; POLITICAL SCIENCE, GENERAL; WOMEN'S STUDIES

Descriptor Codes: 0708; 0615; 0453

The reasons behind the established relationship between social location and political tolerance are not well understood. This dissertation **investigated** three concerns about this relationship with a status category and **political sympathy** model. First, I examined whether certain experiences and beliefs that derive from a stratified society mediate the influence of a status category on **individuals**' support for free expression. This **analysis** included the conditions under which people use **political sympathy** as an empathetic, generalized connection from their own experiences or beliefs to broader support for free expression. Second, I **investigated** whether people who differ in experiences and beliefs also differ in their uses of reasoning criteria. Such evidence bolsters the notion of **political sympathy** as empathetic reasoning.

Third, I analyzed whether people's uses of communication sources influence their support for civil liberties.

The model tests the effects of interaction terms, based on a status category and beliefs or experiences, independent from other competing influences such as political identities, evaluations, or media cognition. The status categories were classified into ascription- (women and blacks) and achievement-based (men and income) divisions. A variety of beliefs and experiences were tested as potentially mediating the relationship between the status category and tolerance. Comparisons were made between support for a free press and free speech.

The findings include the following: (a) women's beliefs in non-traditional women's work roles, equality, or their experiences of discrimination influenced their support for free speech; (b) the **politically sympathetic** were women who supported others' freedoms selflessly; (c) a lack of a negative relationship between individuals' time spent watching television and their civil liberties support; (d) a positive connection was found between individuals' attention to public affairs and their free speech support; and (e) discussions influenced support for free press.

My conclusions address (a) understanding tolerance as "experiential sophistication"; (b) the paradoxical promotion of tolerance among those who have been treated differently in conflict situations; (c) tolerant responses as influenced by experiences parallel to those who publicly protest their grievances; (d) tolerance may derive from considerations of fairness, not self-interest; (e) the personal experience of discrimination influences political tolerance.

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01242520 ORDER NO: AAD92-32648

HOMELESSNESS IN POSTINDUSTRIAL SOCIETY: A CASE OF ECONOMIC DARWINISM

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Source: VOLUME 53/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2126. 333 PAGES

Descriptors: SOCIOLOGY, SOCIAL STRUCTURE AND DEVELOPMENT; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE; URBAN AND REGIONAL PLANNING

Descriptor Codes: 0700; 0630; 0999

Postindustrial restructuring has resulted in dramatically altered social and economic relationships. The growth in **capital** mobility, fed by advances in communication and production technologies, has resulted in a decentralized, deindustrialized urban landscape. This broken relationship between **capital** and place-based communities is argued, in this dissertation, to be the source of contemporary homelessness.

Current social science analyses of homelessness liken today's diverse population of individuals and families without shelter to the poor and transient populations of the past. This dissertation, however, contends that contemporary homelessness has a distinctive political economy framed within the postindustrialization of American society and economy. Though distinctive, the presence of homelessness can be located within the larger ideology of Economic Darwinism. Economic Darwinism, the **valuation** of an **individual** according to his or her capacity for economic productivity, has framed **political**, social and economic **relationships** throughout United States history.

The experience of a successful postindustrial city, Atlanta, Georgia, is analyzed in an effort to illuminate the political and economic dynamics of contemporary homelessness at the local level. Atlanta's past and current social policy efforts, together with its institutional approaches of charity, social control or administration, are shown to reflect and perpetuate a social order predicated upon an ideology of Economic Darwinism.

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01231613 ORDER NO: AAD92-21439

THE POLITICS OF MEDICINE IN SPAIN (MEDICINE)

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Source: VOLUME 53/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 962. 541 PAGES
Descriptors: SOCIOLOGY, PUBLIC AND SOCIAL WELFARE; POLITICAL SCIENCE,
PUBLIC ADMINISTRATION
Descriptor Codes: 0630; 0617

This study is the result of combining different theoretical bodies of inquiry aimed at analyzing the politics of medicine in all its complexity. It is a study of the Spanish medical profession, its structural transformation as public profession, and its changing political role. It is also a study of the new democratic system, in which I focus on the dynamics of the political system regarding the representation of medical and health care interests and the process of elaboration of health policy. And finally, it is an analysis of the construction of the SNS, focusing on the laws and policies which have shaped it.

My work aspires to contribute with an original analysis of the Spanish democracy by studying how sectorial/partial social interests are represented in the political process and the mechanisms created by the democratic system in order to integrate those political interested not properly represented by the formal mechanisms of political representation. The construction of the SNS, as an important piece of social engineering, offers an excellent opportunity for its political analysis. It is especially interesting to look at the new forces shaping health policy and how they influence the policy making process.

To analyze the structure of the profession, and the ideological and political positions of physicians I have used the latest survey on the Spanish medical profession (Centro de Investigaciones Sociologicas, 1983). It is a national survey of 1192 individual physicians not previously exploited. The analysis of the representation of interests, the political views of interest organizations, and their role in the political process required the elaboration and undertaking of an original survey (N = 166) of leaders of medical interest organizations and members of the medical elite regarding their health care ideology and their participation in the political process.

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01114845 ORDER NO: AAD90-20879

THE INFLUENTIALS AND THEIR INVOLVEMENT IN THE DECISION-MAKING PROCESS IN A SELECTED SCHOOL DISTRICT

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Source: VOLUME 51/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 707. 133 PAGES
Descriptors: EDUCATION, ADMINISTRATION
Descriptor Codes: 0514

The general purpose of this study was to identify the influentials in the power structure who influence decision making in a selected school

district, the important organizations in the community, and the interrelationships of the influentials. A combination of the reputational and the decision-analysis technique was used to conduct the investigation

Ten individuals were identified in this study as being influential in the resolution of civic issues. The influentials had acquired their influence through personal economic resources, business ties, informal and formal relationships, and political offices. Six civic issues were identified in the study. In addition, six organizations were identified as being important in the community. A comparison of the civic beliefs of the influentials and the school officials was done to determine if there were significant differences between the two groups.

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1076507 ORDER NO: AAD89-20392
AN INVESTIGATION OF THE CONGRUENCE, TYPICALITY, AND AGREEMENT EFFECTS ON
RECALL OF SOCIAL- POLITICAL BELIEFS
Author: ZSAMBOK, CAROLINE ELIZABETH
Degree: PH.D.
Year: 1989
Corporate Source/Institution: MIAMI UNIVERSITY (0126)
Source: VOLUME 50/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2653. 141 PAGES
Descriptors: PSYCHOLOGY, EXPERIMENTAL; PSYCHOLOGY, SOCIAL
Descriptor Codes: 0623; 0451

Two models of person memory (i.e., Graesser & Nakamura, 1982; Srull, Lichtenstein, & Rothbart, 1985) contain differing assumptions about the encoding of incongruent, congruent, or irrelevant information about a person. These assumptions produce different predictions regarding effects of two variables (i.e., retention interval; presence versus absence of incongruent information) on free recall of item types. Both models have been tested principally on memory for behaviors; both are assumed by their authors to apply to a broad range of social information. However, two experiments in which these variables were manipulated failed to replicate findings from either group of authors when beliefs served as stimuli and were classified according to normative ratings of their congruence, incongruence, or irrelevance to a target's attitude (i.e., liberalness, conservativeness). No reliable differences in recallability by item type were found. Ratings by individual subjects were used to reclassify beliefs as either evaluatively or descriptively congruent or incongruent (Wyer & Gordon, 1982). Again, no effect of item type on recall was found.

The percentage of congruent, incongruent, and irrelevant beliefs present in the stimulus list was determined for each subject, based on individual ratings of beliefs. Individual subjects' recall rates for each item type were regressed on the proportion of congruent and incongruent items and retention interval. A complex pattern of recall emerged. Generally, recall of congruent and irrelevant beliefs declined as the proportion of congruent or incongruent beliefs increased, especially at higher proportions of either type. Recall of incongruent beliefs was independent of proportion of congruent or incongruent beliefs present. Thus, item type was found to relate to recall, but not in the manner predicted by current theories.

Subjects also rated the extent to which they agreed/disagreed with each belief. A robust effect of agreement on memory was found: items with which subjects strongly disagreed were recalled better than those with which they agreed at both retention intervals. Neutral beliefs occupied an intermediate position in the recall function.

A dual coding model was suggested as a best approximation to the data. One structure was assumed to be based on the item type and the other on the extent of agreement with the belief.

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1054021 ORDER NO: AAD83-14477

**THE AYACUCHO FOUNDATION OF VENEZUELA: A CASE STUDY OF SOCIO-CULTURAL
INCORPORATION INTO THE TRANSNATIONAL SYSTEM**

Author: MENESES IMBER, SARA NATALIA

Degree: PH.D.

Year: 1983

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: VOLUME 44/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 403. 277 PAGES

Descriptors: EDUCATION, HIGHER

Descriptor Codes: 0745

Gran Mariscal de Ayacucho is a Venezuelan scholarship program established to train post-secondary students at home and abroad. The number of students involved in the program at any one time is maintained at 15,000. The goal of this ambitious investment in human resources is the economic liberation of Venezuela through development of indigenous capabilities in the sciences and various technologies, as well as a more equitable distribution of national wealth through a broadened access to higher education.

However, in contrast to the theoretical assumptions of this development approach, Dependency Theory argues that underdevelopment results not from limited technological expertise but rather from an historical pattern of economic relations between developing (peripheral) countries and developed (core) countries. Because of this pattern, peripheral countries experience both economic and cultural dependency. Included in Dependency Theory is the transnational approach which explores the incorporation of developing countries into dependency relationships through economic, political and cultural 'mechanisms of incorporation'.

Scholarship programs offered by the core countries to nationals of peripheral countries can be mechanisms of incorporation. Gran Mariscal is a scholarship program financed by a peripheral government itself which also determines the program's educational and development goals. Does the nature of this scholarship program sufficiently differentiate it from other scholarship programs so as to exempt it from being a mechanism of incorporation? This question is central to the research which is directed at two levels: institutional and individual. The analysis reviews institution and government documents, interviews with those people involved in the Foundation's creation and functioning, and individual surveys with 151 grantees currently enrolled in graduate programs.

Findings indicate that those differences which do exist between Gran Mariscal and other programs are primarily due to the Foundation's explicit scholarship goals and to the national funding policy. Those similarities which exist are due to the intrinsic nature of scholarship programs and to the social, political and economic dimensions of Venezuela.

Finally, policy recommendations are made to make Gran Mariscal more responsive to Venezuelan needs and national development goals.

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1029252 ORDER NO: AAD88-24140

ANTECEDENTS AND CONSEQUENCES OF ILLEGAL CORPORATE BEHAVIOR

Author: BAUCUS, MELISSA SMITH

Degree: PH.D.

Year: 1987

Corporate Source/Institution: INDIANA UNIVERSITY (0093)

Source: VOLUME 49/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2720. 250 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; SOCIOLOGY, CRIMINOLOGY
AND PENOLOGY

Descriptor Codes: 0454; 0627

In response to frequent publicity about illegal corporate behavior, this study of Fortune 500 firms was conducted to **investigate** the factors which lead to illegal behavior and the consequences of being convicted for clearly illegal acts. A subsample of cited firms included 88 firms convicted of 141 clear violations during the period 1974-1983; the uncited firm subsample contained 104 randomly selected firms not convicted for illegal activities. A major contribution of this study is that it **investigated** clearly illegal behavior (i.e., where the corporation and its managers are considered by the law to have acted with either intent or knowledge of the violation); previous studies have relied on samples of mainly regulatory violations which may not involve actual illegal behavior by the corporation.

Event history analysis using loglinear regression was employed to test the hypothesized antecedents. Results indicated that as the environment becomes more dynamic or turbulent, the corporation is more likely to engage in illegal acts. Contrary to predictions, as resources in the firm's environment become more plentiful, the firm is more likely to behave illegally. Increasing heterogeneity in the environment (more diverse organizations for the firm to deal with) was not significantly related to illegal corporate behavior.

For the internal/firm antecedents, the results did not support the hypotheses that poor or declining firm performance or fewer slack resources (less organization slack) would lead to illegal activities. Organization size was a significant predictor of illegal activity; particularly in the case of very large vs. smaller Fortune 500 firms, there was a strong positive relationship between organization size and illegal corporate behavior.

Analysis of covariance was used to **investigate** the consequences of illegal corporate behavior. As predicted, there was a negative **relationship** between **illegal** behavior and subsequent firm performance; however, illegal activity was not a significant predictor of either **investors** ' responses or **consumers** ' responses. An exploratory **analysis** did suggest that although a single conviction does not have a major impact, multiple convictions and another conviction in the same year do have a significant negative effect on firm performance.

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867485 ORDER NO: AAD84-22721

POLITICAL OPINION CHANGE IN PARENT-ADOLESCENT DYADS: THE INFLUENCE OF
COMMUNICATION ACTIVITIES

Author: WILSON, DONNA WARNER

Degree: PH.D.

Year: 1984

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Source: VOLUME 45/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
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Descriptors: MASS COMMUNICATIONS

Descriptor Codes: 0708

This study presents arguments for a reciprocal/bidirectional approach to parent-offspring socialization as a more realistic and productive framework than the dominant unidirectional "model" of parent influence on children/adolescents. Therefore, the emphasis was on adolescents as possible agents in their parents' political socialization processes. Influence was limited in this secondary **analysis** to **individual political opinion** movement within parent-adolescent dyads, i.e. a change in one member of the dyad's opinion toward agreement with the other member. A two-wave panel of 501 dyads was **investigated** in terms of **opinion** change on **political** issues and candidates during the 1980 presidential campaign. Election campaigns were viewed as important elements in an individual's socialization process which would have implications for the short-term of the election and potential effects on other more abstract orientations and more permanent political objects.

Based on the social power framework, expert power was specifically proposed as a power base/resource from which adolescent-to-parent influence could be expected. It was hypothesized that communication activities within the dyad comprised a dimension (expertise) of the expert power base from which adolescent influence could be expected. That is, it was expected that parents would score higher than their adolescent counterparts on mass communication and interpersonal communication variables, but that the differences between the dyad members in the group in which parents changed in the direction of their offspring would be smaller than the differences between dyad members in the group in which adolescents changed in the direction of their parents.

The findings indicate that influence between parents and adolescents during an election campaign is bidirectional and that communication variables do discriminate between adolescent influence and parent influence groups, but only for variables associated with adolescents' use of newspapers for political information and not for variables associated with television use, debates between the candidates, and external and internal interpersonal communication activities. One exception is attention to the Republican and Democratic primaries. And the findings show that when opinion change does occur, it is an outcome of the general structure of communication activities within the relationship, i.e. more likely to be consistently in the direction of adolescent influence or parent influence rather than issue dependent.

21/5/18 (Item 18 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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786911 ORDER NO: AAD82-19698
KAFIR TO AFGHAN: RELIGIOUS CONVERSION, POLITICAL INCORPORATION AND ETHNICITY IN THE VAYGAL VALLEY, NURISTAN
Author: KATZ, DAVID JOEL
Degree: PH.D.
Year: 1982
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (0031)
Source: VOLUME 43/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1214. 364 PAGES
Descriptors: ANTHROPOLOGY, CULTURAL
Descriptor Codes: 0326

Findings concerning the character and significance of ethnicity are presented from an ethnographic investigation of the "(')Cima-Nisey" villages in the Vaygal Valley, Nuristan, a region of eastern Afghanistan.

The specific ethnographic problem concerns the consequences for ethnicity of the population's loss of autonomy which occurred approximately eighty-five years ago when they accepted Afghan sovereignty and converted to Islam. Formerly called "Kafirs" (Arabic: "unbelievers") by Muslims in the region, they are among the most recent Islamic converts in southwest Asia. After conversion, Kafiristan, the Land of Kafirs, became known as Nuristan, the "Land of Light."

For ('')Cima-Nisey residents there are no ethnic groups with enduring, general or exclusive significance at more inclusive levels than the localized corporate community. Instead, there are a number of ethnic categories with which individuals and groups identify in different situations. Ethnic identity for ('')Cima-Nisey residents is not, therefore, an absolute, immutable social attribute. Identities important for identifying oneself and others are partly mediated by the situations where they are used.

Ethnicity is described and analyzed in a diachronic frame. First, groups and identities significant in the pre-Islamic era are detailed. Social, political, and economic factors are shown as contributing to the significance of the localized corporate community as the primary social unit. At more inclusive levels, identity with ethnic or social categories is diffuse. Details of the Kafirs' conquest and conversion and their subsequent history are then presented. The contemporary ethnic and social

identity categories are described and their relevance explained. Categories most salient for the contemporary population include those from the pre-conquest era and others associated with new **beliefs**, changed **political** and economic circumstances, and new social interactions.

The manner in which ethnicity becomes involved in intra-community affairs is examined. Individuals and groups manipulate their ethnic identities to achieve their own political ends, promote ideological goals, gain economic advantage, and achieve social status within their communities.

Other issues addressed pertain to the ways of conceptualizing and studying ethnic populations in Afghanistan, the importance ethnicity has for articulation of sociopolitical units with the state, and consequences of Afghan government policies towards ethnic populations.

21/5/19 (Item 19 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

743887 ORDER NO: AAD81-10407
A RHETORICAL ANALYSIS OF SELECTED SERMONS BY SAM JONES DURING HIS EMERGENCE AS A NATIONAL FIGURE, 1872-1885

Author: CHAMPION, HERMAN DANIEL, JR.

Degree: PH.D.

Year: 1980

Corporate Source/Institution: THE LOUISIANA STATE UNIVERSITY AND
AGRICULTURAL AND MECHANICAL COL. (0107)

Source: VOLUME 41/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4539. 300 PAGES

Descriptors: SPEECH

Descriptor Codes: 0459

With an inimitable style out of the rural south, peppered with caustic, biting criticism and practical illustrations, Sam Jones combined the rustic, earthy qualities of southern hill country religion with the full auditoriums, careful schedules and trained assistants of urban religion. After an "apprenticeship" in North Georgia Methodist Circuits and as an advocate for the Decatur Orphan's Home, Sam Jones took his brand of revivalism throughout the United States and into Canada. He consistently attracted capacity crowds, large numbers of decisions, strong controversy and extensive press coverage.

The purpose of this **investigation** was to study the preaching career and sermons of Sam Jones from the start of his career in 1872 through the middle of 1885, the year of his complete emergence as a national figure in revivalism. Sermons for analysis came from two campaigns, Memphis and Nashville, Tennessee, selected because of their significance in his emergence and the existence of reliable sermon texts.

The first part of the **investigation** involved a survey of the speaker's background, training, experience and other factors which may have contributed to his speaking success. The second part focused on the speaker's approach to revivalism, including a survey of the theological, social and **political views** which he ultimately expressed in his sermons and a study of the organization and conduct of both the revival campaigns and **individual** services in which the **analyzed** sermons were preached. The third part of the study involved a rhetorical analysis of eight selected sermons preached in the 1884 Memphis campaign and the 1885 Nashville campaign. The structure, lines of reasoning, forms of support, style and responses to his sermons were studied.

In both campaigns Jones accepted reluctant invitations and faced considerable opposition. In spite of these handicaps he generally preached two to three times a day to overflowing crowds.

Jones saw his task to be that of aligning forces of God, "born again" church members, against the forces of evil, all others. The test which determined whether a person was among the forces of God was his deeds. A cardinal area of Jones' advocacy of the importance of deeds concerned prohibition.

Jones relied on six basic forms of support: Scripture,

illustrations, examples, hypothetical reasoning, humor and comparison-contrasts. Emotional appeals occurred more in delivery than in content. Speaker credibility was his strength as people came more to hear Sam Jones than to hear a sermon.

The study concluded that Jones drew from his own rural background and experiences for sermon illustrations. That content was conveyed with biting humor and a colloquial style that could both commend and condemn. He took the revivalistic traditions of his predecessors, altered them to meet the flavor of his personality, demands of the situations, nature of the audiences and speaker's objectives, and passed on a legacy to revivalists who followed.

21/5/20 (Item 20 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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743425 ORDER NO: AAD81-09043

AN ANALYSIS OF THE MOSAIC CHARACTER OF A TAIWANESE CLAN

Author: BENTON, SYLVIA N.

Degree: PH.D.

Year: 1980

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT STONY
BROOK (0771)

Source: VOLUME 41/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4755. 338 PAGES

Descriptors: ANTHROPOLOGY, CULTURAL

Descriptor Codes: 0326

The **investigation** of clans and lineages has long been a central concern of anthropology. However, most research has concentrated upon the rural landscape or preindustrial societies. Few researchers have undertaken the study of extended kinship systems in cities. Aside from Fried's (1966) study of some political aspects of Taipei clans, the focus of Chinese ethnographic reports have almost exclusively concentrated upon the development of lineages rather than clans. In addition there has been limited analysis of clan organization, function, composition of membership, and the factors which determine differential participation in such groups. This study of clans in Taipei, Taiwan focuses on the analysis of interpretation of these factors demonstrating the mosaic quality of clan composition.

Various research strategies were employed in the gathering of information. Archival material, compiled from libraries and governmental repositories in Taipei have yielded important material about the historical background of clans in early Taipei; as well as pertinent information describing legal organization and some aspects of membership composition in present day clans. Participant observation at public events as well as selected interviews at family gatherings has provided qualitative data on the history of clan personalities and the establishment of the hall. The collection of data in the form of responses to an administered questionnaire has provided quantitative data on clan history, residence, solidarity, leadership, attendance and personal history.

The demonstration of internal segmentation in the clan creates a mosaic quality in clan composition. Sixteen factors contributing to segmentation are isolated: ego's origin, education, age, sex, length of membership, occupation, membership in outside organizations, entrance of an ancestral tablet, donations, temple attendance, position as a leader, advisor, general member, successor, attainer, and years of residence in the city.

Analysis of whether or not an **individual** is a leader, advisor, general member, successor, or attainer segregates the clan members into discrete clusters with specific characteristics. The presentation and analysis of the above factors has produced data demonstrating more successors than attainers: (1) are born in Taipei, (2) are better educated, and (3) seek wives from outside the city. However, more attainers than successors: (1) have a complex occupational profile, and (2) tend to join more outside associations per member.

The sample has also produced data which show most leaders are successors who come from Taipei. A high proportion of leaders are also **associated** with outside **political** organizations. More than half of those holding advisory positions are successors while less than half are attainers. Advisors join regional associations in greater numbers than leaders and general members. The majority of general members in the sample are successors. More general members than leaders and advisors are associated with outside professional organizations.

Analysis of occupational profiles and personal external networks suggest that successors and attainers both benefit from the presence of the other as clan members. The successors, who have inherited their membership in the corporate estate, welcome members who bring with them specific expertise from which the clan or individual members benefit. The successors, on the other hand, offer incoming attainers traditional networks both inside Taipei and to other central places.

In conclusion, it is suggested, the mosaic quality of clan composition, including economic character and political diversity operates as a survival factor contributing to the persistence of the clan.

21/5/21 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06546016
KUNSKAP OM VALFARD FORSAMRAS
EU/SWEDEN: PREVENTING INFORMATION + DEMOCRACY
Dagens Nyheter (XSU) 12 Nov. 1997 p. A5
Language: SWEDISH

As a result of the adaptation of SCB, the Swedish National Bureaux of Statistics, to EU demands, the Swedish people will receive much less information on living conditions, life styles, welfare, the labour market, environmental conditions etc. in the future. Several SCB experts are deeply worried by the present development, and the effect of the re-orientation of the SCB budget and data processing towards a much narrower perspective, like national budget issues and overall macro economic development. If SCB misses out on the details, the quality of the data becomes lower - and worse still - the planning structure of Sweden deteriorates, and in the end the democracy itself becomes threatened, as citizens can't get access to data. Interest organisations, branch actors and Non-Governmental organisations of all kinds must for instance have access to relevant data within their field of work. Professional and objective help from SCB is often called upon today, particularly within social issues and welfare problems. SCB Dept. Director Ingrid Lyberg tells of how SCB first was directed to stop monitoring **political** party **sympathies** in Sweden, but these data are still collected. In the case of data on lifestyles, living and housing conditions etc. the future now looks bleak, and lower ambitions in these areas might mean deteriorating quality. Current data from SCB is still available in data base format, but these services are cited to be "expensive" which might limit their **commercial** use in **customer analysis** etc.

COMPANY: EU; SWEDISH NATL BUREAUX OF STATISTICS; SCB

PRODUCT: Intl Affairs & Finance (9103);
COUNTRY: Sweden (5SWE);

21/5/22 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00611029 00CW09-204
Online profiling
Thibodeau, Patrick
Computerworld , September 18, 2000 , v34 n38 p56, 1 Page(s)

ISSN: 0010-4841

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Focuses on online profiling, defined as the practice of collecting and **analyzing** **customer** Web site data, information that can be used to personalize and customize an end user's Web experience. Reports that network advertisers use online profiles to track end users across multiple Web sites. Explains that the practice is controversial and may ultimately be subject to federal regulation. Mentions that lawmakers and privacy advocates have expressed concern that online profiling can be used to learn a customer's **political** and religious **views**, sexual orientation, and medical conditions. Notes that online profiling embodies both the promise and perils of electronic **commerce**. Presents analysts' certainty that online profiling is indispensable to any Web business. Includes a sidebar. (MEM)

Descriptors: Consumer Information; Online Information; Information Management; Data Analysis; Internet Access; Privacy; Electronic **Commerce**

21/5/23 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00403103 95NG11-034

Cyberguide: Public domain

NetGuide, November 1, 1995, v2 n11 p136-137, 2 Page(s)

ISSN: 1078-4632

Product Name: Democratic National Committee; Election '96; GOP Online; Mojo Wire, The; Political Parties Around the World

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): C; C; C; C; D

Geographic Location: United States

Presents a guide to 11 political information sources that are available at Internet sites. Provides **individual**, capsule reviews, addresses, and **ratings** for: Democratic National Committee, a link to Democrats from all over the country; Digital Democrats: The Democratic Party Activists Home Page - 3; Election '96, offering links to candidate sites; GOP Online, offering ``impressive'' resources; Mr. Smith E-mails Washington, offering easy access to government officials; The MoJo Wire, presenting **investigative** reporting of political activities; Political Parties Around the World, a hotlist of people in office and candidates; The Speaker's Corner: The Newt Gingrich WWW Fan Page; The **Capital** Steps, offering political satire; and Votelink, where you can voice your **political opinion**, on the World Wide Web. Also reviews Libertarian FAQ, for self-government enthusiasts. MoJo Wire rated highest with a four. (CH)

Descriptors: Web Sites; Politics; State Government; Information Sources; World Wide Web; Federal Government; Vendor Guide

Identifiers: Democratic National Committee; Election '96; GOP Online; Mojo Wire, The; Political Parties Around the World

21/5/24 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2002 American Economic Association. All rts. reserv.

482796

TITLE: Profits, taxes, and the state

AUTHOR(S): Jankowski, Richard

PUBLICATION INFORMATION: Westport, Conn. and London: Greenwood, Praeger, PAGES: x, 192

PUBLICATION DATE: 1998

ISBN: 0-275-96081-1

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Demonstrates that, although there has been a decline in the

pretax profit rate in the United States since the late 1960s, the posttax profit rate has not declined relative to the historical norm.

Investigates whether this offsetting of the pretax profit decline might be explained by a conscious intervention of the state in the **capital** accumulation process to maintain posttax profitability or whether built-in equilibrating mechanisms in the market maintained posttax profitability. Presents and contrasts neoclassical, supply-side, Marxist, and Keynesian explanations for declining profitability and the resultant stagnation. Tests the hypothesis that there has been a decline in corporate profitability and in the **investor 's rate** of return. Sets out a conflict model of inflation, which is predicated on wage bargaining. Formulates a theory of the state's role in conflicts over income distribution. Offers a new interpretation of various tax law changes that were intended to affect the corporate tax rate and argues that the corporate income tax must be abolished if there is to be real downward income redistribution.

Jankowski is **Associate** Professor of **Political** Science at the State University of New York, Fredonia. Bibliography; index.

DESCRIPTOR(S) (1991 to Present): Business Taxes including sales and value-added (VAT) (H250); Taxation and Subsidies: Efficiency; Optimal Taxation (H210); Comparative or Joint Analysis of **Fiscal** and **Monetary** or Stabilization Policy (E630

DESCRIPTOR(S) (Pre-1991): National Taxation, Revenue, and Subsidies (3230) ; **Fiscal** Theory; Empirical Studies Illustrating **Fiscal** Theory (3212); Stabilization Theories and Policies (1331

COMPANY NAMES (DIALOG GENERATED): State University of New York Fredonia

25/5/1 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

563462

REVIEW OF: Rethinking the international monetary system

REVIEWER(S): ENDRES, A. M.

REVIEWER(S) AFFILIATION: U of Auckland, New Zealand

JOURNAL NAME: Journal of Economic Literature,

JOURNAL VOLUME & ISSUE: 38 4,

PAGES: 954-56

PUBLICATION DATE: 2000

ISSN: 0022-0515

DOCUMENT TYPE: Book Review

BOOK(S) REVIEWED:

Little, Jane Sneddon. **Rethinking the international monetary system.**

Conference Series, no. 43. 1999.

Olivei, Giovanni P., eds.. Boston:Federal Reserve Bank of Boston,

DESCRIPTOR(S) (1991 to Present): International Monetary Arrangements and
Institutions (F330)

KEYWORD DESCRIPTOR(S) (1991 to Present): **Exchange** Rates; International
Monetary Arrangements

25/5/1 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
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563462

REVIEW OF: Rethinking the international monetary system

REVIEWER(S): ENDRES, A. M.

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JOURNAL VOLUME & ISSUE: 38 4,

PAGES: 954-56

PUBLICATION DATE: 2000

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DESCRIPTOR(S) (1991 to Present): International Monetary Arrangements and
Institutions (F330)

KEYWORD DESCRIPTOR(S) (1991 to Present): **Exchange** Rates; International
Monetary Arrangements

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S26 18 S2 AND S7 AND S23

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S27 17 RD (unique items)

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27/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01848137 ORDER NO: AADAA-I3024542

**A proposed method of discrimination between violent and nonviolent African
American adolescent males**

Author: Caswell, Diana P.

Degree: Psy.D.

Year: 2001

Corporate Source/Institution: Chicago School of Professional Psychology
(0971)

Chair: Jordan Jacobowitz

Source: VOLUME 62/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3795. 104 PAGES

Descriptors: PSYCHOLOGY, CLINICAL ; PSYCHOLOGY, PERSONALITY ;
PSYCHOLOGY, PSYCHOMETRICS ; BLACK STUDIES

Descriptor Codes: 0622; 0625; 0632; 0325

ISBN: 0-493-35829-3

Lethal school violence has riveted the nation's attention on the public health problem of adolescent violence. Public and professionals alike have been asking hard questions about what went wrong in the psychological development of these youngsters from White, middle, and upper class communities and, most important, whether it could have been predicted and prevented. Yet youth violence is not a new phenomenon among inner city, minority adolescents, a vastly underserved population **investigated** by few researchers. Recognizing that myriad risk factors **associated** with **violent** adolescents from these apparently dissimilar populations appear to differentiate them, the author conducted a literature review to search for a theoretical link that offers a plausible, if tenuous, explanation for the violent behavior seen in both.

Theoretical analysis suggested that disturbances in attachment may transcend previously **identified** demographic **risk** factors and undermine

a healthy developmental trajectory in all youth, leading to later disturbed object relations and even violent behavior. A further review of the literature identified 7 Rorschach Inkblot Method variables that received convergent support for their utility in assessing attachment and object relations disturbances. A detailed rationale and description for each variable is provided. The author conducted a preliminary, idiographic research study to determine whether the cluster of 7 variables of interest could be of value in discriminating between violent male, African American inpatient adolescents and nonviolent, but emotionally disturbed, adolescents. The author used a collective case study approach to analyze 7 psychological evaluation protocols, and provided demographic and background detail for each case to enhance the clinical understanding of these emotionally disturbed youth.

The results of this study support the hypothesis that the variables of interest, when viewed as a cluster of indicators, hold promise as a tool to discriminate nonviolent from violent individuals within the studied population. This preliminary study's findings also indicate that sufficient evidence exists to pursue a more rigorous **investigation** with sufficient participants, controls, and populations to assess more accurately the cluster's ability to **identify** adolescents most at **risk** for violent behavior and to address their issues with intense, targeted interventions.

27/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01655484 ORDER NO: AAD98-39806
**AN EXPLORATORY ANALYSIS OF RISK FACTORS FOR CRIMINAL VIOLENCE BY WOMEN
(WOMEN OFFENDERS)**

Author: KERR, SHARON LAMOYNE
Degree: PH.D.
Year: 1998
Corporate Source/Institution: THE UNIVERSITY OF OKLAHOMA (0169)
Adviser: JODY NEWMAN
Source: VOLUME 59/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2727. 267 PAGES
Descriptors: SOCIOLOGY, CRIMINOLOGY AND PENOLOGY ; WOMEN'S STUDIES
Descriptor Codes: 0627; 0453

One hundred and sixty-seven female inmates participated in an **investigation** of violent crime correlates. The relative lack of empirical evidence about female violent offending compared to that for males prompted this study. Risk and protective factors associated with violence were identified from the empirical literature then analyzed with stepwise logistic regression as predictors of conviction for violent crime.

Contrary to expectations, intelligence and parental criminality did not significantly contribute to the prediction of a conviction for a violent crime. The significant predictors with a positive association with conviction for a violent crime included intoxication at time of current crime, 21 years old or younger at time of crime, depressive symptoms at time of data collection, and a childhood history of sexual abuse. The significant negative **associations** with conviction for **violent** crime included having not been raised by both biological parents, drug addiction, anxiety symptoms at time of data collection, mother's substance abuse, and previous incarcerations.

Furthermore, four of these predictors met additional statistical criteria, in terms of magnitude of the odds ratio and variance, qualifying each as either a risk or protective factor. The risk factors (odds ratios ≥ 2) included intoxication at time of crime and being younger than 21 years at time of crime. The protective factors (odds ratios $\leq .5$) included having not been raised by both biological parents and previous incarcerations.

These results provide additional evidence that contributes to clarifying the similarities and differences in the backgrounds of male and female violent offenders, suggesting that there may be important gender differences in the development of violent behavior, specifically the developmental roles of childhood physical abuse and sexual abuse. In

addition, differential effects on risk for violent crime conviction were observed for different kinds of substance abuse by both the participants and by their parents.

27/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01612438 ORDER NO: AAD98-12112
VIOLENT BEHAVIOR IN ELEMENTARY SCHOOLS: "AT- RISK " VARIABLES AND A MODEL FOR IDENTIFICATION /PREDICTION/INTERVENTION (LEADERSHIP)
Author: DRUMGOOLE'-FIELDS, LARRY
Degree: PH.D.
Year: 1997
Corporate Source/Institution: THE UNION INSTITUTE (1033)
Adviser: MARY SHEERIN
Source: VOLUME 58/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3783. 157 PAGES
Descriptors: EDUCATION, ADMINISTRATION ; EDUCATION, ELEMENTARY ;
SOCIOLOGY, THEORY AND METHODS ; PSYCHOLOGY, CLINICAL ;
EDUCATION, EDUCATIONAL PSYCHOLOGY ; EDUCATION, SOCIOLOGY OF
Descriptor Codes: 0514; 0524; 0344; 0622; 0525; 0340

A comparison of three compensatory Title I federally funded schools was conducted to identify incorrigible students and the recidivism rate of violence at each of the schools. School #1, the object of this **investigation**, accepts students from the inner city of the City of Winston-Salem, North Carolina. Statistical significance occurred with leadership modeling in school #1 to determine predictive variables for recidivism of violence at the elementary grade level.

This **investigation** incorporated a quantitative method for scrutinizing school populations according to variables deemed associated with school life. As such, the inferential and foundational core of this **investigation** focused on the grouping of variables that revealed: (1) a predictive pattern related to school behavior; (2) the association of grouped variables with behavioral dysfunction; and, (3) the identification of an intensity threshold concerning incorrigible behavior. The **identification** of firm "at- risk " variables predictive of a particular eventuality will assist educators with quantifying variables that could lead to preventative measures within public schools. The hypotheses testing revealed a discernible pattern pertaining to variables **associated** with **violent** behavior and escalating behavior that is classified as incorrigible.

School #1, the control, achieved an organizational learning culture free from frequent disruption and fear but continued to cope with recidivism of violence and low academic performance. The disadvantaged schools referred to in this **investigation**, Rowland Hill Latham, Forest Park, and Easton Elementary Schools have distinguishable differences in leadership style; yet, achievement scores, referral rates to the office for disruptions, and affrays are considered to be high according to district wide statistics. Disproval of the null hypotheses reflects similarity in predisposition among the three groupings that lend credence to affirming the concept of homogeneity of the "at risk" label in this **investigation**. The results of the K-Means Cluster Analysis revealed a distinctive pattern identifiable as prone to violence for elementary school aged students receiving public education in an inner city disadvantaged urban setting. A behavioral intervention model consisting of after-school activities, Afrocentrism, parental involvement, and individual instructional modifications significantly lowered recidivism for a group of 70 children deemed "at-risk" for violent behavior. Over a three year period recidivism was reduced to 40 children.

27/5/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01514600 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
JUVENILE AND ADULT CRIMINALITY : RELATIONSHIPS TO PLATELET MAO ACTIVITY,
TRIIODOTHYRONINE, ADHD, CONDUCT DISORDER AND PSYCHOPATHY

Author: ALM, PER OLOF

Degree: MED.DR

Year: 1996

Corporate Source/Institution: KAROLINSKA INSTITUTET (SWEDEN) (0658)

Source: VOLUME 57/04-C OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1434. 125 PAGES

Descriptors: PSYCHOLOGY, BEHAVIORAL ; PSYCHOLOGY, DEVELOPMENTAL ; SOCIAL
WORK ; SOCIOLOGY, CRIMINOLOGY AND PENOLOGY ; BIOLOGY,
ANIMAL PHYSIOLOGY

Descriptor Codes: 0384; 0620; 0452; 0627; 0433

ISBN: 91-628-1999-2

Indicators of risk for persistent criminality were investigated in a group of grown-up juvenile delinquents and matched controls, who had been followed from 11-14 years of age in 1959-63 up to adult age. As minors they had committed crimes against property. The investigation included 78 former juvenile delinquents and 47 controls (mean age 43.5 years). Biological variables, behaviour symptoms during adolescence and psychopathy related personality traits as adults were compared to the subjects' cumulated registered criminality. The subjects were distributed into groups of those who had been registered for crime after 15 years of age or not. Control subjects, never registered for crime, were used as a normative group.

The subjects were distributed into groups of 'low' and 'high' according to the median platelet monoamine oxidase (MAO) activity and the mean of triiodothyronine (T3), of the control group. Symptoms of conduct disorder (CD) and scores on the Psychopathy Check List (PCL), were rated.

Low MAO activity increased the risk for persistent criminality more than three times. 70% of subjects with low MAO activity as well as PCL scores persisted in crime, in contrast to none of those with high MAO activity and no PCL score. No correlation was found between MAO activity and PCL scores.

A 'high' level of T3 was associated with an almost four times increased risk for persistent criminality. Symptoms of ADHD and CD were correlated to each other, but only symptom of CD was found to be associated with persistent criminality.

A low MAO activity, high level of T3, diagnosis of CD and PCL-scores indicated risk for persistent criminality among former juvenile delinquents. Configuration Frequency Analysis revealed one 'type' constituted by 3-4 risk indicators, 'early' debut in crime and persistent criminality, and another 'type' with 0-1 risk indicator, 'late' debut in crime and no persistent criminality.

27/5/5 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01463376 ORDER NO: AADAA-I9606040

RISK-TAKING BEHAVIOR AND PSYCHOSOCIAL RISK AND RESISTANCE FACTORS IN
AFRICAN-AMERICAN ADOLESCENTS WITH MILD MENTAL RETARDATION

Author: COLE-BEAMON, JOYCE A.

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF ALABAMA AT BIRMINGHAM (0005)

Source: VOLUME 56/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5753. 66 PAGES

Descriptors: PSYCHOLOGY, BEHAVIORAL ; BLACK STUDIES ; SOCIOLOGY, ETHNIC
AND RACIAL STUDIES ; PSYCHOLOGY, SOCIAL ; HEALTH SCIENCES,
MENTAL HEALTH

Descriptor Codes: 0384; 0325; 0631; 0451; 0347

Although the area of risk taking has been more inclusive of ethnic minority groups, there continues to be a need for research with these populations, especially of an explicative nature. Therefore, goals of this

project were to address the theoretical arguments suggesting the need to focus more research on African-American adolescents in particular and to **investigate** health risk-taking behavior in African-American adolescents with mild mental retardation. This study sought to provide descriptive information on **rates** of **risk** taking in this population and to **investigate** hypotheses drawn from Jessor's theory of problem behavior. Special attention was paid to the relationship of psychosocial risk and protective factors to risk-taking behavior.

Specific hypothesized risk factors include (a) poverty, (b) exposure to models of deviant behavior, (c) risk-taking propensity, and (d) poor school work. Specific hypothesized protective factors include (a) a cohesive family, (b) exposure to models for conventional behavior, (c) intolerance of deviance, and (d) involvement in school and voluntary clubs.

Included in this study were 138 African-American adolescents with mild mental retardation and their families, who were participating in a larger longitudinal study. Each adolescent and a parent/caregiver completed instruments in a structured interview format. The following hypotheses were addressed: (a) covariation exists among health risk-taking behaviors, (b) the four risk factors are related to more health risk-taking behaviors, (c) the four protective factors are related to lower levels of health risk-taking behavior, and (d) the association between each of the risk factors and health risk-taking behavior is moderated by protective factors. Significant findings include: (a) There was a significant positive **relationship** between **violent** behavior and substance use; (b) models for deviant behavior were significantly related to overall risk-taking behavior, substance use, and violent behavior; (c) intolerance for deviance was significantly negatively related to overall risk-taking behavior and substance use; (d) family cohesion was significantly negatively related to overall risk-taking behavior; (e) the presence of moderation was not supported.

27/5/6 (Item 6 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01396728 ORDER NO: AADMM-90315

HOUSING MARKET EFFICIENCY: AN EMPIRICAL INVESTIGATION OF HOUSING PRICE DIFFERENCES IN OTTAWA-HULL (ONTARIO, QUEBEC)

Author: PILON, ROBERT MICHEL

Degree: M.PL.

Year: 1993

Corporate Source/Institution: QUEEN'S UNIVERSITY AT KINGSTON (CANADA) (0283)

Adviser: A. SKASURSKIS

Source: VOLUME 33/02 of MASTERS ABSTRACTS.

PAGE 442. 91 PAGES

Descriptors: URBAN AND REGIONAL PLANNING

Descriptor Codes: 0999

ISBN: 0-315-90315-5

During the late 1980s and the early 1990s, Canada's sovereignty was challenged like never before. The failure of the Meech Lake Accord and the overwhelming rejection of proposed constitutional reforms raised doubt in the minds of potential and existing home owners on the viability of home ownership in Quebec (not to mention its economy). Consumer ambivalence is not a new problem. In fact, **political** risk **associated** with Quebec has been a strong deterrent to **investment** since the mid 1970s when the Parti Quebecois was approaching the height of its popularity.

Today, the threat of separation remains a central issue of the political debate in Quebec. However, the evidence reported in this thesis reveals no impact on the behaviour of house prices, suggesting indifference or disinterest has replaced the apprehension historically associated with the debate. The results of the loglinear hedonic price model reveal that between 1987 and 1992, Outaouais house prices performed as well, and in 1990, slightly better than Ottawa-Carleton prices. Prices varied proportionally the same between 1987 and 1992 even though market preferences are noticeably different between the two markets. The housing

market in the National Capital Region is operationally efficient. Arbitrage opportunities do not exist between both markets.

The fundamental weakness of the econometric model used is that it does not explicitly account for risk and its effects on consumer expectations, it only acknowledges the risk and what expectations should be. Additional research will be needed to develop methods to measure political risk, to identify how consumers form expectations, and to determine whether risk-adjusted expectations differ across adjoining, politically distinct markets.

27/5/7 (Item 7 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01248367 ORDER NO: AADMM-66491

HEPATITIS B AND DELTA HEPATITIS IN NOVA SCOTIA: ASSOCIATION WITH ILLICIT INJECTABLE DRUG USE

Author: POULIN, CHRISTIANE CLAIRE

Degree: M.SC.

Year: 1990

Corporate Source/Institution: MCGILL UNIVERSITY (CANADA) (0781)

Source: VOLUME 30/04 of MASTERS ABSTRACTS.

PAGE 1325. 182 PAGES

Descriptors: HEALTH SCIENCES, PUBLIC HEALTH

Descriptor Codes: 0573

ISBN: 0-315-66491-6

An epidemic of hepatitis B occurring in a rural area of Nova Scotia in 1988 and 1989 was investigated. Illicit injectable drug use (IIDU) was the major determinant of transmission. The epidemic was the first highly visible indication of IIDU in Nova Scotia. A contact-tracing approach was used to identify the cohort of IIDUs. Of 186 IIDUs, 78 had serological evidence of hepatitis B infection. Using epidemiological criteria, it was determined that 57 of these formed a definite cluster of hepatitis B infections. Age, the total number of IIDU-contacts named and the number of hepatitis B seropositive IIDU-contacts named were identified as risk factors for hepatitis B infection. Six cases of delta hepatitis coinfection were found among the cluster cases, with a secondary attack rate estimated at seven percent. Risk-reduction and immunization strategies for the prevention of viral illnesses associated with IIDU were recommended.

27/5/8 (Item 8 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01236172 ORDER NO: AAD92-19821

FOR BETTER OR WORSE... ": A LONGITUDINAL INVESTIGATION OF VARIABLES ASSOCIATED WITH MARITAL VIOLENCE (WIFE ABUSE, COMMUNICATION)

Author: BOEKE, KAREN MICHELLE

Degree: PH.D.

Year: 1992

Corporate Source/Institution: UNIVERSITY OF DENVER (0061)

Adviser: HOWARD J. MARKMAN

Source: VOLUME 53/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2051. 201 PAGES

Descriptors: PSYCHOLOGY, CLINICAL; PSYCHOLOGY, SOCIAL; WOMEN'S STUDIES

Descriptor Codes: 0622; 0451; 0453

This study assessed couples premaritally and at various intervals over the following six years. The sample was divided into three groups including: (1) couples who became violent and distressed (N = 20); (2) couples who became distressed but not violent (N = 23); and (3) couples who remained nondistressed (N = 28). The distressed but nonviolent group was used to control for the potentially confounding effects of marital distress. Five constructs were examined including relationship quality,

communication patterns, individual adjustment, cognitive relationship attitudes and expectations, and psychosocial variables.

In general results revealed a linear pattern in which violent couples presented as the most dysfunctional, followed by the distressed and nondistressed groups respectively. Results revealed that several premarital variables could be used to **identify** premarital couples at **risk** for future marital distress (e.g., relationship, satisfaction, psychiatric symptoms). For example, couples who became distressed reported less relationship satisfaction prior to marriage than couples who remained nondistressed. Results also revealed other premarital variables that could be used to **identify** premarital couples at **risk** for marital violence (e.g., negative interaction patterns). Behavioral observations revealed that violent couples displayed more negative premarital interaction patterns than comparison couples. For example, violent couples displayed higher levels of premarital conflict (i.e., hostility), negative affect, over-reactivity, emotional-invalidation, and negative escalation, as well as lower levels of positive escalation. These findings suggest that the premarital **interaction** patterns of **violent** couples are colored by a highly negative emotional tone that may set the stage for violence as a result of the couple's tendency to express anger in unmodulated ways, to reciprocate each others' negativity, and their inability to exit such negative escalation cycles. In addition, wives in violent marriages were more likely to display positive affect in response to their husbands' negative affect, thereby inadvertently reinforcing his escalation of negative affect.

Interestingly, although violent couples rated their premarital communication as more problematic than nonviolent couples, they did not subjectively experience their premarital interactions as more negative than comparison couples. This suggests either a greater tolerance for, or a diminished awareness of the negative emotional tone that characterized their interactions.

27/5/9 (Item 9 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01160168 ORDER NO: AAD91-15315

DATING VIOLENCE: FAMILY HISTORY, SEX ROLE ORIENTATION, AND SPECIFIC PERSONALITY DIMENSIONS THAT JEOPARDIZE WOMEN

Author: MISKIV, CAROL

Degree: PH.D.

Year: 1990

Corporate Source/Institution: ST. JOHN'S UNIVERSITY (0192)

Source: VOLUME 52/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 559. 256 PAGES

Descriptors: PSYCHOLOGY, PERSONALITY; PSYCHOLOGY, CLINICAL; SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES

Descriptor Codes: 0625; 0622; 0628

This study **investigated** the question of whether or not there are psychological dimensions that may render a woman more at risk for involvement in a **violent dating relationship**. The primary focus of this **investigation** was to determine empirically if the following psychological variables significantly differentiated victims from nonvictims of dating violence: exposure to familial violence, traditional sex role orientation, low self esteem, emotional dependency, depression, and excessive use of denial. Selected demographic characteristics were also examined in order to determine if there were any significant differences between the personal and dating backgrounds of victims and non-victims. A secondary aim in this study involved an exploratory-descriptive **investigation** which sought to determine if a typical personality profile, as measured by the MMPI, exists for women who experience dating violence.

The subjects consisted of 300 undergraduate college women (50 victims and 50 non-victims of dating violence). The sample of victims included women who experienced at least two separate incidents of physical aggression directed toward them by their current and/or past dating partners, as measured by the Conflict Tactics Scales.

Results indicated that victims, in comparison to nonvictims, experienced significantly more violence in their family of origin. Significantly higher levels of father's abuse toward the subject, sibling aggression, and parental spouse abuse transpired within the families of the victims. Further **analysis** of the data indicated that **exposure** to familial violence, length of past dating relationship, and early involvement in the dating process were the most salient predictor variables for identifying victims of dating violence.

The results of the MMPI exploratory **investigation** demonstrated that a typical personality profile exists for victims of dating violence. The within normal range MMPI profile indicated that victims were experiencing distress, anger, and confusion which appeared to be related to their **violent dating relationships**. Other personality dynamics manifested in the typical personality profile of victims were discussed with respect to their possible impact on women's involvement in **violent dating relationships**. Based on the findings in this study, implications for treatment strategies and preventive intervention programs were discussed.

27/5/10 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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822344 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
CONSTRAINTS TO RURAL DEVELOPMENT IN SWAZILAND AND SOME POTENTIAL SOLUTIONS
Author: GINA, THAMBO ELIEZER
Degree: PH.D.
Year: 1983
Corporate Source/Institution: UNIVERSITY OF GUELPH (CANADA) (0081)
Source: VOLUME 44/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1867.
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503

This thesis provides a checklist of the factors that should be considered when designing rural development policies in Swaziland. For more than a decade the Government of Swaziland and International Agencies have exerted concerted efforts in an endeavor to transform traditional farmers who presently produce largely for subsistence into semi- **commercial** and eventually fully **commercial** farmers oriented towards the market. This work identifies the factors that have hitherto hindered development and modernization of agriculture in Swaziland among the Swazi farmers. It was found that a multiplicity of factors have contributed to the lack of progress in modernizing Swazi farmers. Some factors are external to the farmer, i.e., beyond his immediate control, e.g., institution factors such as land tenure, size of his land, profitability constraints, etc.; some constraints are internal, e.g., they emanate from attitudes and ways of thinking of the Swazi. The latter, and some of the former, have evolved over ages as the Swazi sought to make his world intelligible to himself. This has made him accommodate to those factors that he cannot change or understand. It was found, therefore, that in order for the Swazi farmer to reach the Government targeted income levels, his family living pattern, his relationship with the community (and chief), ought to be modified or changed completely in some cases. Solutions to these problematic issues are suggested--many of them are consistent with findings and policy recommendations elsewhere, but the unique circumstances that prevail in Swaziland have been taken fully into account and this is reflected in the analysis and policy recommendations. The problems associated with land tenure are probably unique to Swaziland. The Government insists upon a solution that makes the Swazi setup conducive to **commercial** agriculture and leaves the present socio- **political** land **relationships** unaffected. This study provides such a solution. Linear programming and linear programming- **risk** simulations were used to **analyze** the quantitative constraints. Many of the conclusions reached in this study are generalizable to developmental issues anywhere.

27/5/11 (Item 11 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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782708 ORDER NO: AAD82-16478
RATING POLITICAL RISK IN MIDDLE EASTERN COUNTRIES AND ITS RELATIONSHIP
WITH FOREIGN DIRECT INVESTMENT
Author: BIAZAR, ESFANDIAR
Degree: D.B.A.
Year: 1982
Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (0239)
Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 496. 143 PAGES
Descriptors: BUSINESS ADMINISTRATION
Descriptor Codes: 0310

The Problem. Recent political events in less developed counties (LDCs) especially in the Middle East have highlighted the world-wide concern about a growing threat to foreign **investment**. This study was undertaken to improve the general understanding of political risk and to find its relationship with net direct **investment** (NDI) in middle eastern countries.

Specifically, three research questions were addressed by this study: (1) What is the relationship between the NDI flow and the degree of economic/political risk perceived in the Middle East? (2) Is there an inverse correlation between the economic/political risk perceived and the economic growth of middle eastern countries? (3) Are political variables more significant than economic variables in examining NDI in middle eastern countries?

Method. The research methodology utilized both quantitative and qualitative techniques. The research approach was Descriptive Correlational and was used to examine the relationship among variables. The study used dual instrument sources of data divided into two separate areas. One set of data was prepared by using questionnaires; collecting opinions from a sample of university professors holding doctorate degrees and having at least two years of teaching experience in international business. The second set of data came from existing descriptive statistical sources which were obtained from United States government publications or other allegedly authentic documents. Collected data from questionnaires were summarized in the form of averages for each variable and individual countries. These data and those retrieved from document sources were recorded based on twelve selected middle eastern countries. Then, by using the Step-Wise Multiple Regression Subprogram of the Statistical Package for Social Science (SPSS), major statistical measures were computed, presented in tables, and interpreted.

Results. Using step-wise regression and testing the relationship among variables by using "F" statistics indicated the overall **relationship** between **political** /economic variables and NDI. However, testing each variable separately did not show any major relationships among variables except for trade balance (TB), restrictive measures (RM), and gross national product per capita (GNP/C).

27/5/12 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09671977
Taiwan boasts world's 5th-best **investment** climate: BERI
World: Political **risk** dampens Taiwan's BERI **rating**
The Taiwan Economic News (AMH) 11 Jan 2002 Online
Language: ENGLISH

According to a report from Business Environment Risk Intelligence (BERI) of Switzerland, Taiwan placed 15 among 50 global nations in terms of political risks owing to its present **ties** with China. Its **political** risk index

pulled the island nation placed fifth in terms of **investment** climate, together with Germany and Norway. Taiwan fell two places to number five in terms of repatriation and remittance. The nation also fell two spots in terms of operation risk to number six. Among the 50 nations ranked, Taiwan's **investment** climate was bested by Japan, Singapore, Holland and Switzerland. China ranked 21 for its **investment** climate.

PRODUCT: Balance of Payments (E5710); Productivity (E2410);
EVENT: Labour Information (53);
COUNTRY: Singapore (9SIN); Netherlands (4NET); Germany (4GER); Japan (9JPN); Taiwan (9TAI); China (9CHN); Switzerland (5SWI); Norway (5NOR);

27/5/13 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6610793 INSPEC Abstract Number: B2000-07-8220-008

Title: **Carbon abatement and new investment in liberalised electricity markets: a nuclear revival in the UK?**

Author(s): Pena-Torres, J.; Pearson, P.J.G.

Author Affiliation: Sch. of Environ., Earth Sci. & Eng., Imperial Coll. of Sci., Technol. & Med., London, UK

Journal: Energy Policy vol.28, no.2 p.115-35

Publisher: Elsevier,

Publication Date: Feb. 2000 Country of Publication: UK

CODEN: ENPYAC ISSN: 0301-4215

SICI: 0301-4215(200002)28:2L:115:CAIL;1-D

Material Identity Number: E215-2000-005

U.S. Copyright Clearance Center Code: 0301-4215/2000/\$20.00

Document Number: S0301-4215(99)00083-X

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); General, Review (G)

Abstract: With the recent growth in concern about climate change, advocates of nuclear electricity have claimed that this technology offers an attractive option for carbon abatement in the developed world. This paper discusses whether privately owned new reactors, subject to current nuclear technology, could have market chances in the next decades in the UK liberalised electricity supply industry, when current generation capacity will start being decommissioned and UK CO/sub 2/ emissions may be priced. The authors discuss key parametric assumptions that condition the future cost competitiveness of nuclear power vis-a-vis gas-fired generation. They explore where greater cost uncertainties lie and which key economic and political tradeoffs are involved. Their discussion is based on well-documented sources of expected costs for nuclear and gas-fired generation. On the nuclear side, they concentrate on **capital** and back-end costs. By considering different scenarios for future gas prices in Europe, they analyse the levels of carbon taxation that would be needed to make current gas-fired and nuclear power technologies equally dear. Considering the political acceptability of expected triggered increases in the end-user cost of energy services, their results suggest that, for the case of carbon or energy taxation, it seems unlikely that current nuclear technology could win market space within liberalised electricity industries for new reactors in the coming decades. This diagnosis is further validated by the **financial** and **political** costs associated with significant **uncertainties** surrounding the **valuation** of nuclear back-end costs. (59 Refs)

Subfile: B

Descriptors: electricity supply industry; **investment** ; nuclear power; nuclear power stations; power generation economics

Identifiers: liberalised electricity markets; carbon abatement; **investment** ; UK; nuclear power generation; nuclear electricity; privately owned new reactors; market chances; liberalised electricity supply industry ; parametric assumptions; cost competitiveness; economic tradeoffs; political tradeoffs; carbon taxation; political acceptability; **financial** costs; political costs; nuclear back-end costs

Class Codes: B8220 (Nuclear power stations and plants); B8110B (Power system management, operation and economics)

27/5/14 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
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2149233 H.W. WILSON RECORD NUMBER: BAST97050897

Changing nature of political risk

Markwick, Sandy;

Mining Engineering v. 49 (Aug. 1997) p. 10-11+

DOCUMENT TYPE: Feature Article ISSN: 0026-5187 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: When operating in countries that previously did not permit mining, mining companies are meeting a complex range of risks associated with **political** issues that can lead to business disruptions and that can affect profitability. Tools are available to reduce these risks, the most important of which is thorough **political risk analysis**. **Political risk analysis** should be completed as part of the feasibility study. Such analysis should be qualitative and customized so that companies understand the particular risks to their proposed project.

DESCRIPTORS: Mining law--Developing countries; Foreign **investments** --
Political risk;

GEOGRAPHIC NAMES: Developing countries_Politics and government

27/5/15 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
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606706

TITLE: Delincuencia y accion policial: Un enfoque economico. (Delinquency and Police Activity: An Economic Approach. With English summary.)

AUTHOR(S): Bandres, Eduardo; Diez-Ticio, Amor

AUTHOR(S) AFFILIATION: U Zaragoza; U Zaragoza

JOURNAL NAME: Revista de Economia Aplicada,

JOURNAL VOLUME & ISSUE: 9 27,

PAGES: 5-33

PUBLICATION DATE: 2001

AVAILABILITY: <A

HREF="<http://www.revecap.com/ingles/principal.html>">Publisher's URL

ISSN: 1133-455X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper **investigates** the **relationships** among **criminal** activity, police production and the allocation of police resources in a model using cross section data from the main Spanish cities in 1995. The purpose is to test a set of hypotheses concerning both the rational behaviour of potential offenders and the determinants of police activity. A three-equation simultaneous system is specified and estimated to link together both the crime and clearance rates and police manpower levels. The findings of the study provide empirical support for a number of the postulates of the economic theory of crime. Thus, the **crime rate** equation shows that the **risk** of arrest, educational attainment, the long-term unemployment rate and per capita income all play an important role in explaining variations in crime. For its part, the police output equation indicates that the clearance rates depends mainly on non-controllable factors such as the population or the levels of violent crime. Finally, the police resource allocation function confirms that the number of crimes has a strong positive effect on determining police presence.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Spain

DESCRIPTOR(S) (1991 to Present): Illegal Behavior and the Enforcement of Law (K420); Urban, Rural, and Regional Economics: Regional Migration; Regional Labor Markets; Population (R230)

KEYWORD DESCRIPTOR(S) (1991 to Present): Crime; Delinquency

27/5/16 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
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597410

**TITLE: What Makes the Stock Market Jump? An Analysis of Political Risk
on Hong Kong Stock Returns**

AUTHOR(S): Kim, Harold Y.; Mei, Jianping P.

AUTHOR(S) AFFILIATION: Salomon Smith Barney, Inc, Hong Kong; NYU

JOURNAL NAME: Journal of International Money and Finance,

JOURNAL VOLUME & ISSUE: 20 7,

PAGES: 1003-16

PUBLICATION DATE: 2001

AVAILABILITY: <A

HREF="http://www.elsevier.com/inca/publications/store/3/0/4/4/3/index.h
tt">Publisher's URL

ISSN: 0261-5606

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper employs a components-jump volatility filter to
investigate the possible market impact of political risk. The
filter operates by identifying jump return dates, which are then
associated with political events, allowing us to measure the market
return and volatility effects of political announcements. Our empirical
results show that political developments in Hong Kong have a
significant impact on its market volatility and return. The results
have some interesting implications for option pricing and political
risk management.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Hong Kong

DESCRIPTOR(S) (1991 to Present): Information and Market Efficiency; Event
Studies (G140); Asset Pricing (G120); Economic Development: Financial
Markets; Saving and Capital Investment (Financial Intermediation)
(O160

KEYWORD DESCRIPTOR(S) (1991 to Present): Development; Stock Market; Stock
Returns; Stocks

27/5/17 (Item 3 from file: 139)
DIALOG(R)File 139:EconLit
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589348

TITLE: Political Uncertainty and Economic Underdevelopment

AUTHOR(S): Streb, Jorge M.

AUTHOR(S) AFFILIATION: U CEMA

JOURNAL NAME: Estudios de Economia,

JOURNAL VOLUME & ISSUE: 28 1,

PAGES: 89-114

PUBLICATION DATE: 2001

AVAILABILITY: Publisher's URL

ISSN: 0304-2758

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Political instability has been emphasized as a major source of
uncertainty in Latin America. However, arbitrariness, i.e. the lack of
constraints on the government, can also be seen as a major source of
uncertainty in developing countries. Two dimensions of political
uncertainty are thus distinguished, instability and arbitrariness.
Empirically, low polity persistence is used for political instability,
and low political constraints are used for arbitrariness. Unlike the
usual approach in the literature, I relate this specific measure of
political uncertainty to income per capita, rather than growth. The
reason to explore this link is that if uncertainty leads to high
interest rates, both capital and income per capita should be low.
The conjecture that steady state income is lower with high political
uncertainty leads to focus on its two dimensions. The data indeed

suggest a strong positive **relationship** of **political** certainty, i.e. the combination of political constraints and polity persistence, with income per capita. Economic convergence may be conditional on the gradual process of elimination of political uncertainty.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Global

DESCRIPTOR(S) (1991 to Present): Formal and Informal Sectors; Share of Economy; Institutional Arrangements (O170); Macroeconomic Analysis of Economic Development (includes macro models and analyses of patterns and determinants of development) (O110)

KEYWORD DESCRIPTOR(S) (1991 to Present): Developing Countries; Underdevelopment